

# THE BOOK OF ECONOMICAL HOMES

SEVENTH EDITION

Tested Plans  
Architectural Blueprints



Carefully Prepared Specifications... Save Time, Money

**Kenosha Lumber & Coal Co.**  
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KENOSHA, WISCONSIN

Build Your Home the Efficient Way . . . Have a Better Built Home!

# BUILDING YOUR HOME

The prime requisites of happiness, peace, security, and contentment—originate in home ownership. Indeed, the very mention of these words is synonymous with the personal dignity attained through proprietorship.

In the pages of this book are diligently assembled plans which together with today's financing program make this ideal possible for even the most strict budget. The title page tells an accurate story: these are "Economical Homes."

Yet in spite of the extremely low cost which enables you, too, to be a home owner, the surprising technique of skillful modern planning has overlooked no convenience, has sacrificed no detail of quality. The appearance, construction and comfort of these homes, will make their owners justifiably proud.

All good builders are convinced that modest houses deserve the durability of quality merchandise. Built to be homes, they too, obviously merit the character and beauty of more pretentious dwellings.

The art of this achievement is no mysterious magic lamp or wishing well. The designs by competent architects submitted in this plan book are outstanding examples of the best in modern home construction, good architecture, practical planning, substantial construction, and economy in building—and offer a wide variety from which to select. Ownership of such homes assures a wealth of comfort and convenience, as well as low maintenance and high resale values. *Blueprints and specifications for any design shown in this book may be obtained from your Lumber Dealer or write the publishers of this book.*



HOME PLAN BOOK CO.

1596 Selby Avenue

St. Paul 4, Minnesota

**DESIGNS SHOWN ARE THE RESULT OF EXTENSIVE RESEARCH**



*The Book of*  
**ECONOMICAL  
HOMES**

**44 DESIGNS**

**7th EDITION**

**DESIGNS AND FLOOR PLANS  
FOR 44 TESTED AND  
PRACTICAL HOMES**

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**LARSON-REITZ, Publishers,**

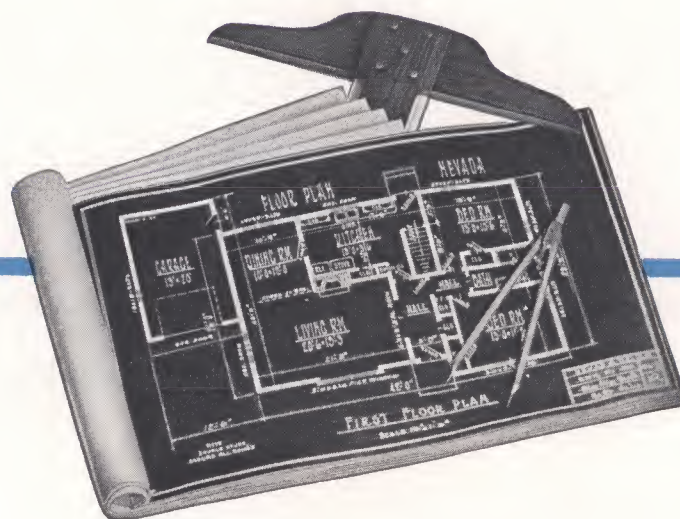
**1596 Selby Ave.,**

**St. Paul 4, Minnesota**

*Printed in U. S. A.*

# BLUEPRINTS

## AND SPECIFICATIONS



Complete working Blueprints and detailed Specifications on each home in this book are available for immediate shipment. Our plans are accurately drawn to eliminate costly extras in home building. You will avoid disappointments and unseen extra expenses by using our complete Blueprints and Specifications. In addition, you get a better home because all the common structural errors have been removed. Our plans have been proven by actual use in virtually every section of the country.

All plans conform to the general requirements of the F. H. A. and include the following drawings for each design: Basement and Foundation Plan, Floor Plans, Four Elevation Drawings, Wall Section and Cupboard Details. Blueprints are shipped the same day the order is received.

Build your home the efficient way. Order the necessary working blueprints and specifications from your local Lumber Dealer or write the Publishers of this book.

### HOME PLAN BOOK COMPANY

1596 SELBY AVENUE

LARSON-REITZ, PUBLISHERS

SAINT PAUL 4, MINNESOTA



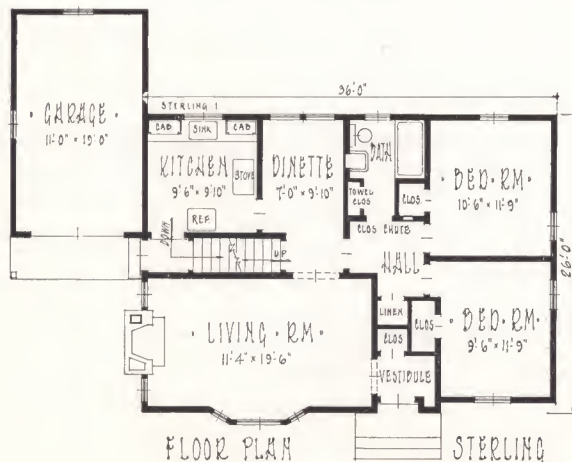


## The Sterling

FIVE ROOMS AND GARAGE

24,600 CUBIC FEET

SO you want a house with an attached garage, and you like bedrooms detached from the rest of the house, with two sided views! You will find all this and a dinette too in the Sterling. The unique shutter treatment of the door spells welcome as clearly as if it were lettered on a mat.



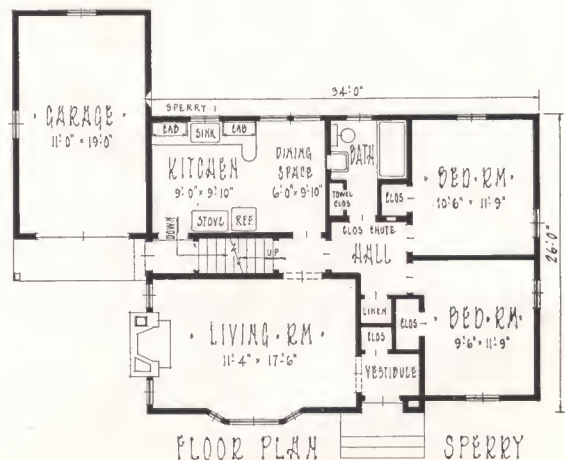
Classification (163-431)  
Basement Volume 8,500 Ft.  
Main Volume 11,000 Ft.

## The Sperry

FOUR ROOMS AND GARAGE

23,400 CUBIC FEET

THE bay window, the fireplace, and the vestibule intensify the cozy atmosphere of the sizable living room. To atone for the smaller space the dinette is converted into adequate countered dining quarters. The closets remain commodious and well-placed.



Classification (161-171)  
Basement Volume 8,000 Ft.  
Main Volume 10,500 Ft.



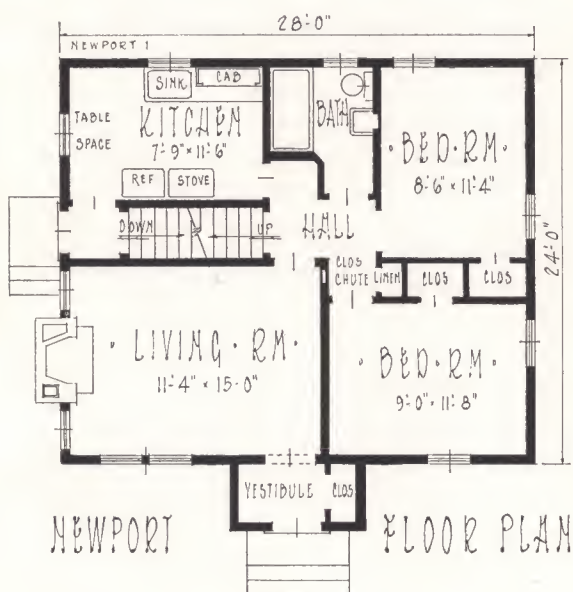


## The Newport

FOUR ROOMS

15,360 CUBIC FEET

HERE is a generous and well-designed house for little money. By wisely distributing the volume, you are given a maximum of usage, besides all the essentials of fine living.



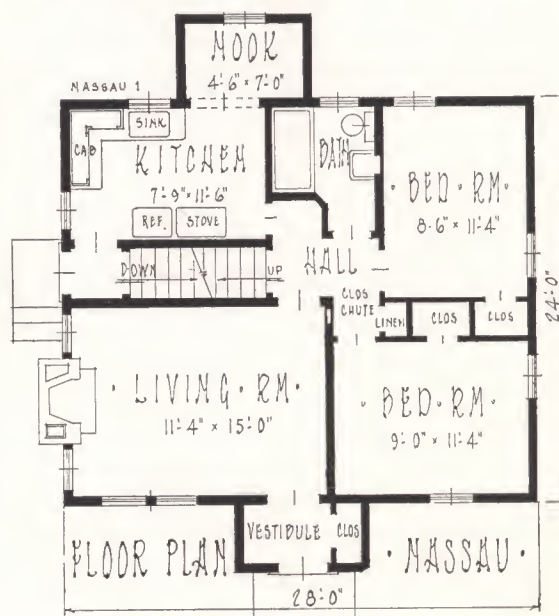
Classification 141-951  
Basement Volume 5,500 Ft.  
Main Volume 6,500 Ft.

## The Nassau

FOUR ROOMS AND NOOK

16,000 CUBIC FEET

THE Nassau has added a nook for dining. A special treatment of the hall attains privacy for the sleeping quarters, yet the bathroom is still conveniently located.



Classification 144-821  
Basement Volume 6,000 Ft.  
Main Volume 7,000 Ft.



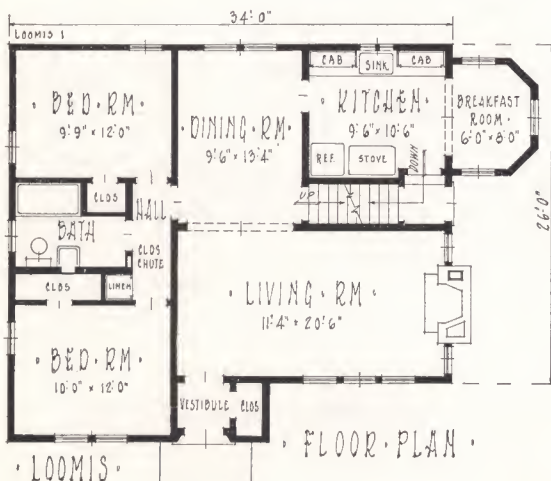


## The Loomis

FIVE ROOMS AND NOOK

24,200 CUBIC FEET

**A** LITTLE more room than usual and extremely attractive for a house of this size, the Loomis keeps construction costs in line. The living room arouses much admiration for its cheerful lighting from five windows.



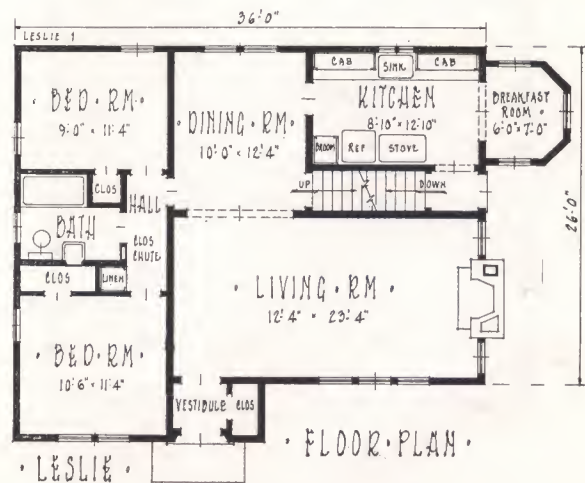
Classification (157-611)  
Basement Volume 8,000 Ft.  
Main Volume 9,500 Ft.

## The Leslie

FIVE ROOMS AND NOOK

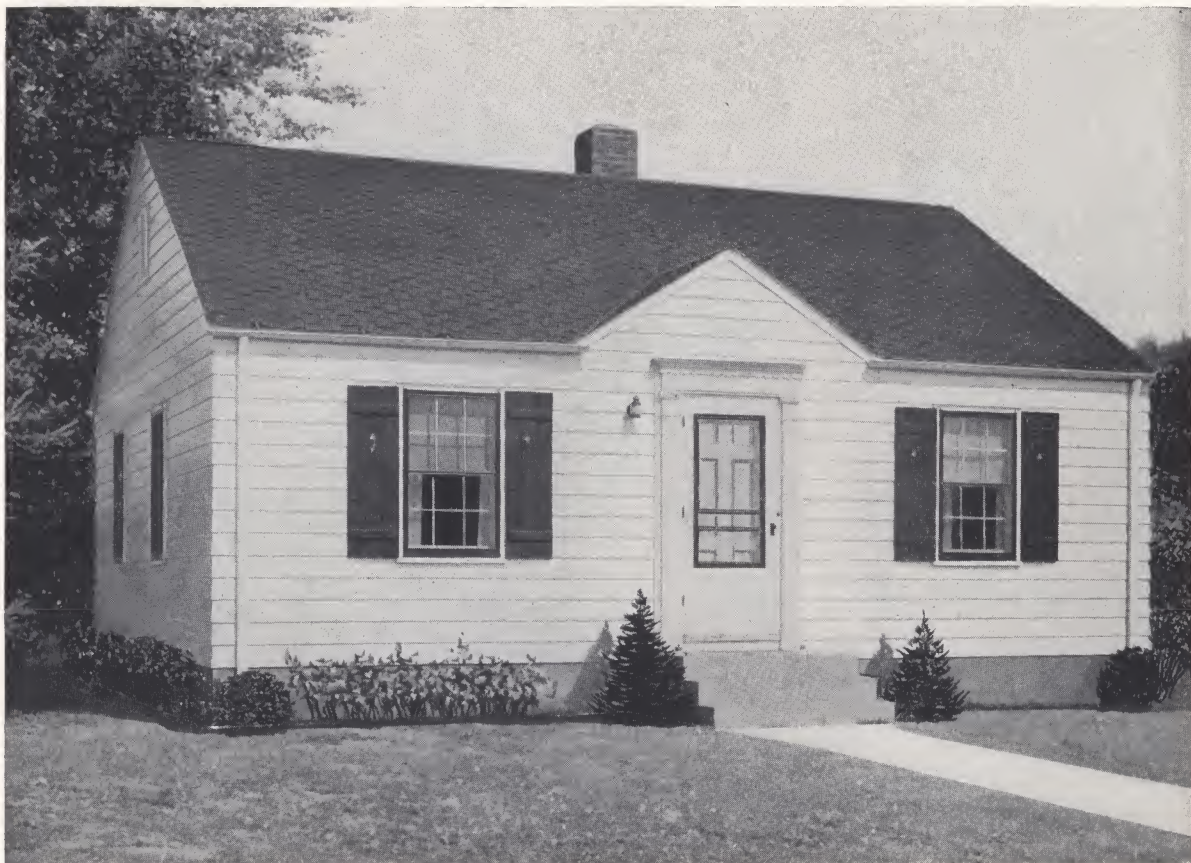
25,300 CUBIC FEET

**B**Y just adding two extra feet across, the Leslie extends the living room and the kitchen. Notice the additional cabinet space, particularly in the kitchen. Room arrangement has not been disturbed.



Classification (160-051)  
Basement Volume 8,500 Ft.  
Main Volume 10,000 Ft.



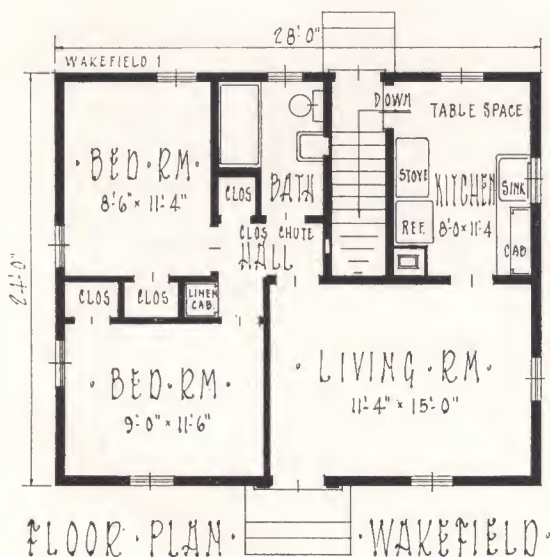


## The Wakefield

FOUR ROOMS

14,400 CUBIC FEET

UNPRETENTIOUS as the Wakefield obviously is, its smart lines endear it to the most critical. For limited funds the four rooms extend a maximum of comfort.



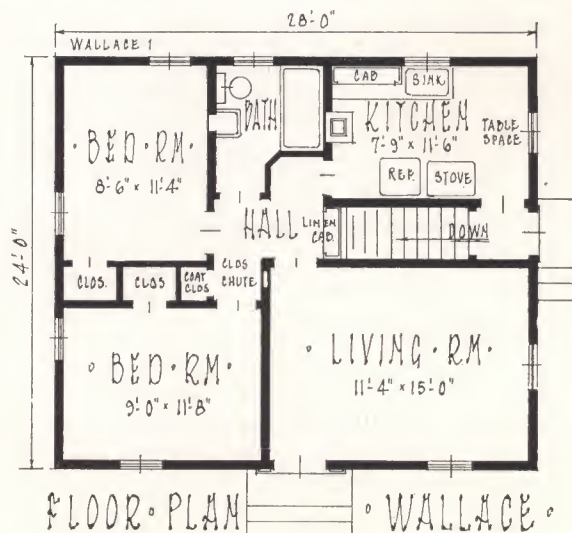
Classification (139-041)  
Basement Volume 5,500 Ft.  
Main Volume 6,000 Ft.

## The Wallace

FOUR ROOMS

14,400 CUBIC FEET

A NOTEWORTHY hall arrangement makes possible a side entrance without damaging the qualities of the Wakefield. The bathroom is now accessible from the kitchen.



Classification (139-291)  
Basement Volume 5,500 Ft.  
Main Volume 6,000 Ft.

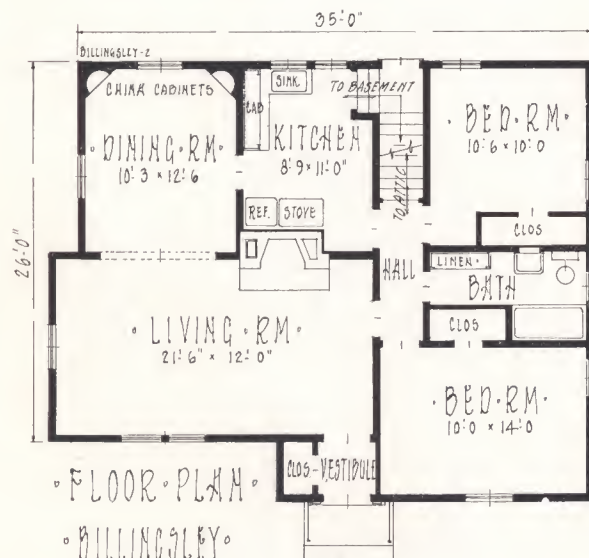




FIVE ROOMS

25,100 CUBIC FEET

## *The Billingsley*



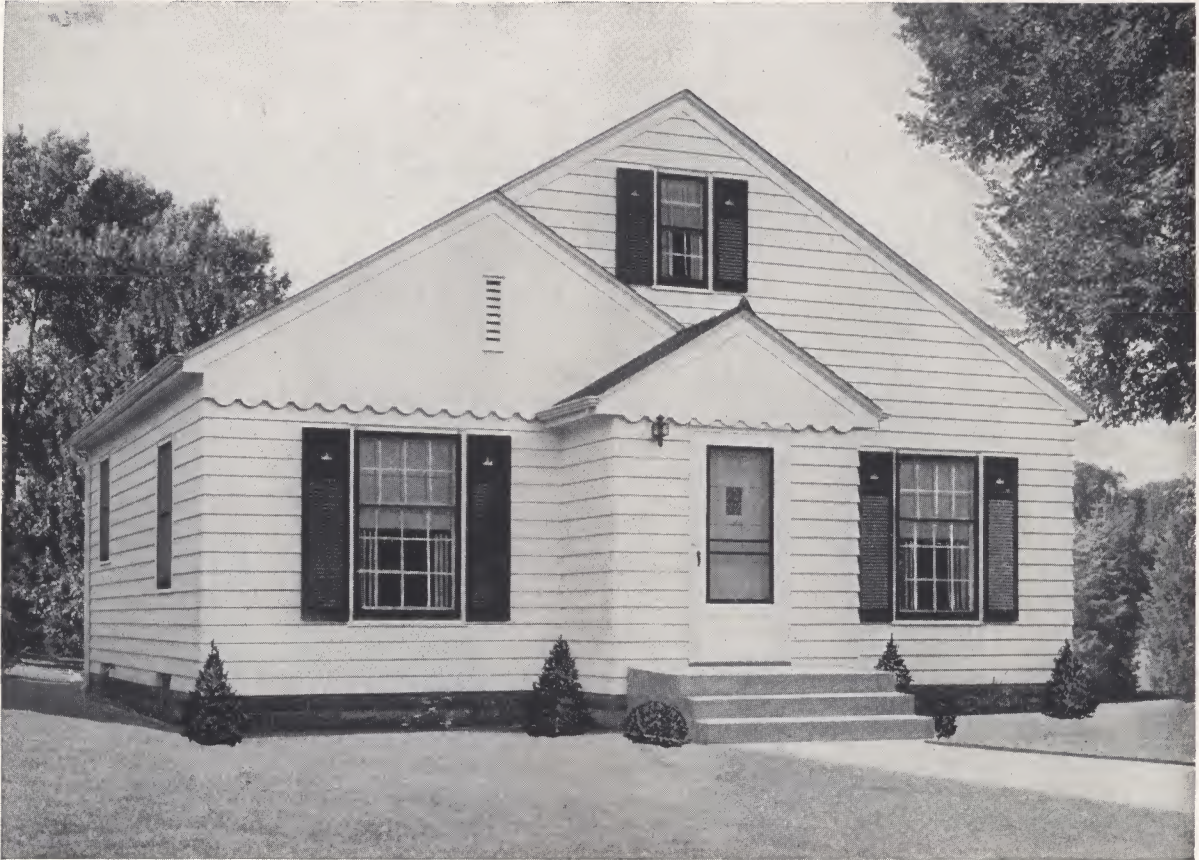
THE careful economy of the Billingsley is endowed with beauty and character by the hospitable treatment of the entrance, and this graciousness is carried on even further in the interior.

The vestibule harbors the living room against unpleasant weather outside, and the fireplace adds charm and comfort. In the dining room is a pleasant window arrangement flanked by corner cabinets. The kitchen is carefully planned to save unnecessary steps.

The sleeping quarters are thoughtfully set off by a hall, and each of the two bedrooms has a commodious closet.

Classification (557-080)  
Basement Volume 8,000 Ft.  
Main Volume 9,000 Ft.



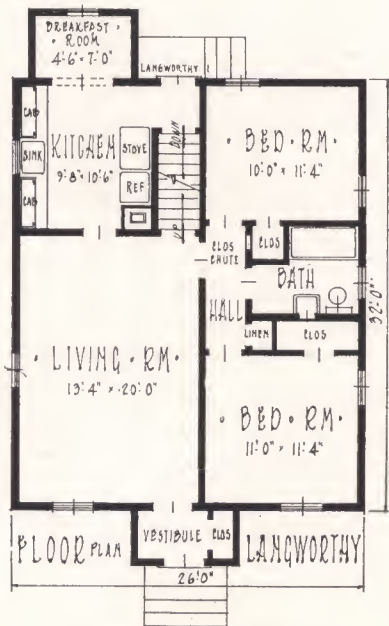


## The Langworthy

FOUR ROOMS AND NOOK

19,900 CUBIC FEET

DESIGNED to be financed equivalent to low rent, this home is unusually comfortable and complete despite the small cost total. It includes a breakfast room.



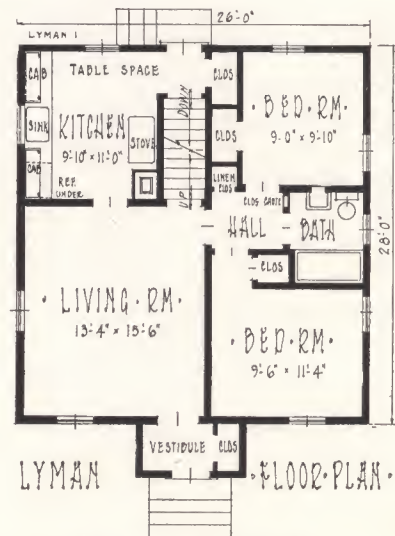
Classification 149-171  
Basement Volume 7,500 Ft.  
Main Volume 8,000 Ft.

## The Lyman

FOUR ROOMS

16,900 CUBIC FEET

REDUCED . . . in length and price from the original Langworthy, but no change in sound construction, the Lyman is very livable, and distinctly pleasing in appearance. A short, narrow lot (often a bargain) provides space enough.



Classification 142-021  
Basement Volume 6,000 Ft.  
Main Volume 6,500 Ft.

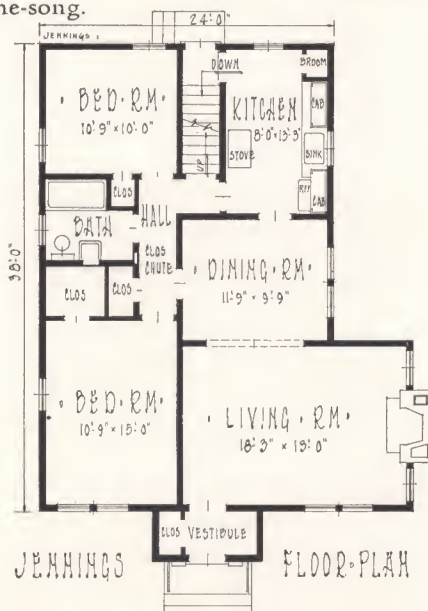




## The Jennings

FIVE ROOMS 22,800 CUBIC FEET

**A**N L-shaped hall which renders the bed-rooms accessible from the kitchen as well as from the dining room is indicative of the studious convenience which is the Jennings' theme-song.

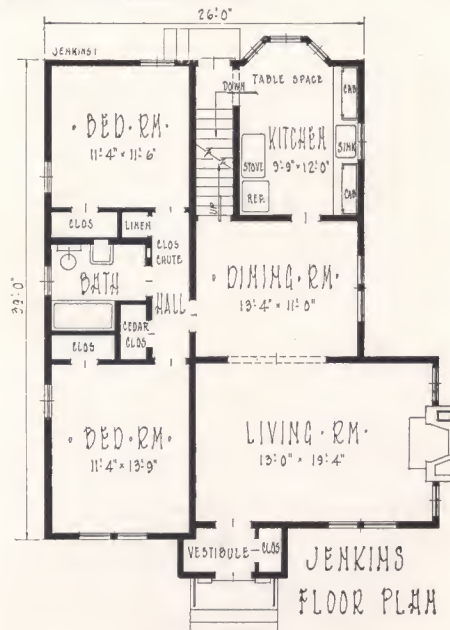


Classification (159-431)  
Basement Volume 8,500 Ft.  
Main Volume 9,500 Ft.

## The Jenkins

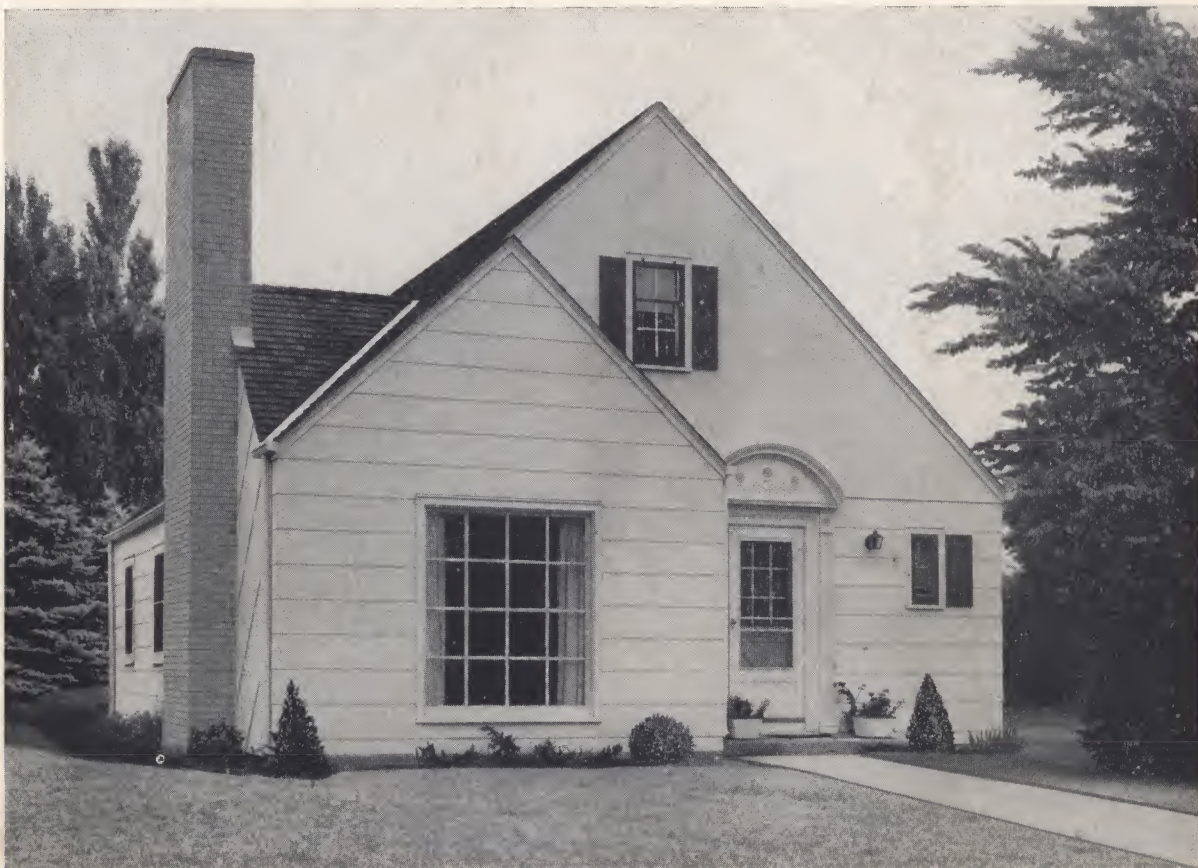
FIVE ROOMS 24,700 CUBIC FEET

**W**INDOWED table space in the kitchen is one of the extras which justifies the additional footage of the Jenkins. A cedar closet is a find in a small home.



Classification (162-131)  
Basement Volume 9,000 Ft.  
Main Volume 10,000 Ft.



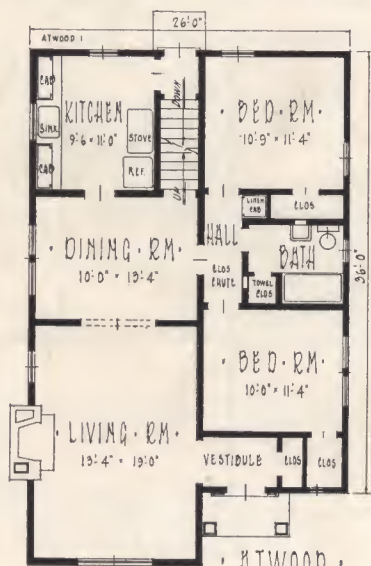


## The Atwood

FIVE ROOMS

23,000 CUBIC FEET

**B**EAUTIFULLY planned for a narrow lot and for limited funds. All five rooms are attractive in size and arrangement. Stairs lead to adequate space for another room as needed.



ATWOOD  
FLOOR PLAN

Classification (156-711)  
Basement Volume 8,000 Ft.  
Main Volume 9,500 Ft.

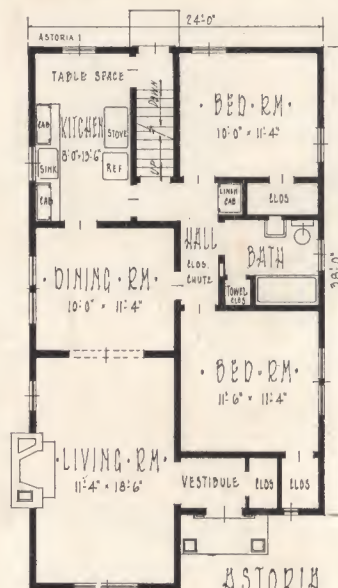


## The Astoria

FIVE ROOMS

21,700 CUBIC FEET

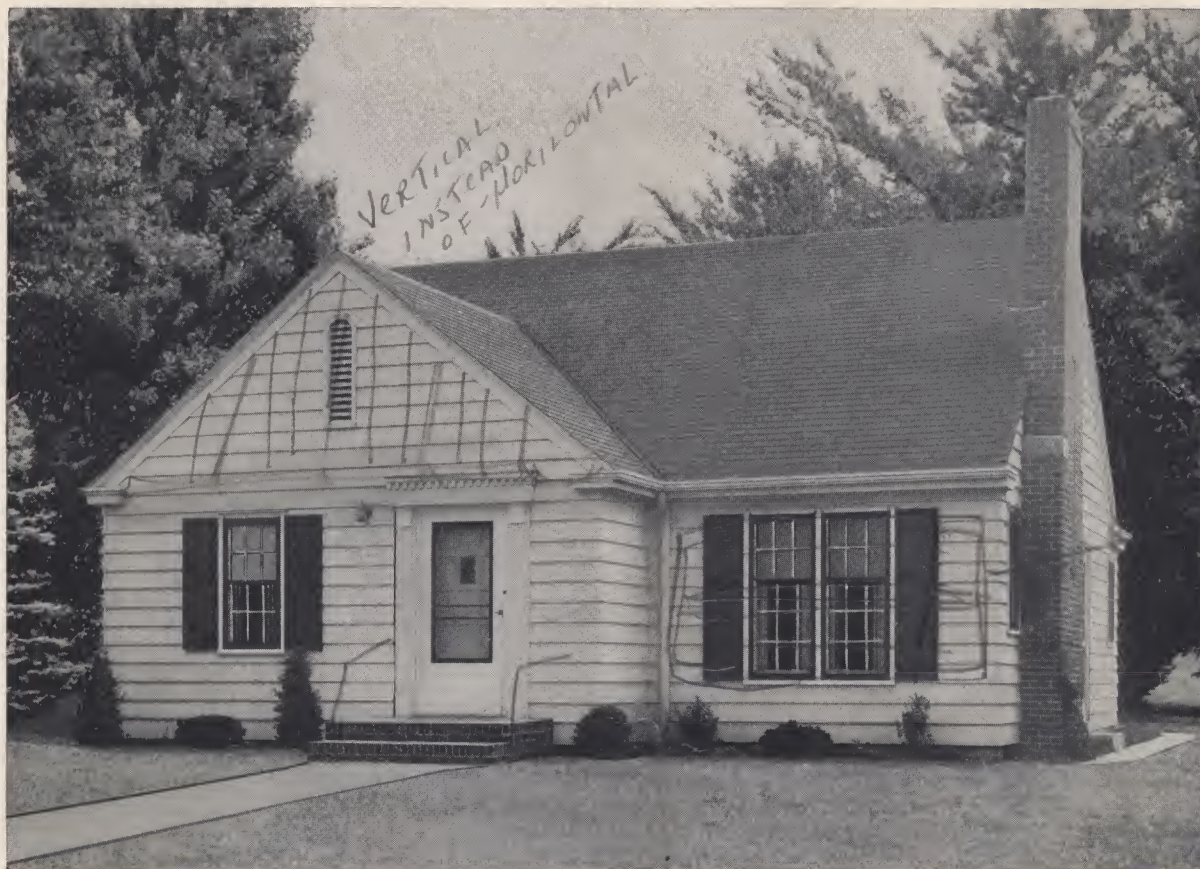
**L**ONGER but narrower, the Astoria has all of the good points in the Atwood, plus breakfast table space in the kitchen. The landscape window and entry design are in excellent taste.



ASTORIA  
FLOOR PLAN

Classification (154-781)  
Basement Volume 8,000 Ft.  
Main Volume 9,000 Ft.





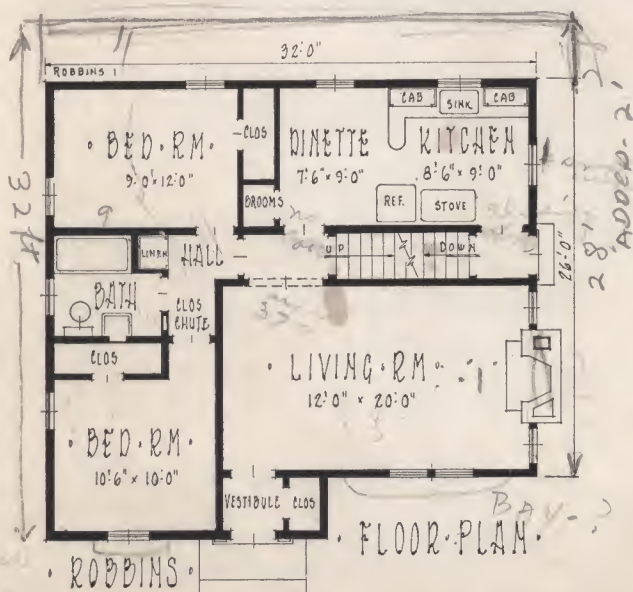
Big  
Windows  
No  
Fire Place

The Robbins

FOUR ROOMS AND DINETTE

20,300 CUBIC FEET

FOUR rooms that will convince you they are five are attained by the superb kitchen-dinette arrangement. Here is an imposing living room where you will have plenty of "space to breathe."



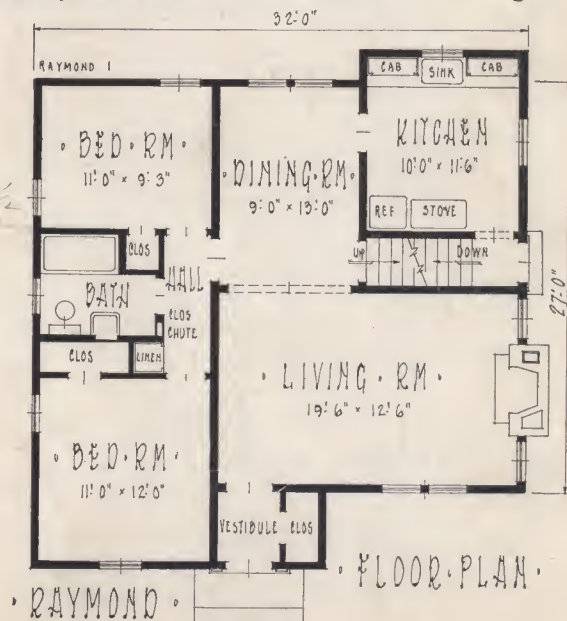
Classification	149-421
Basement Volume	7,500 Ft.
Main Volume	8,000 Ft.

The Raymond

## FIVE ROOMS

21,200 CUBIC FEET

THE Raymond turns the dinette into a dining room without cramping the kitchen, affords large airy bedrooms and an immense living room, all with addition of one foot of length!



Classification	152-281
Basement Volume	8,000 Ft.
Main Volume	8,500 Ft.





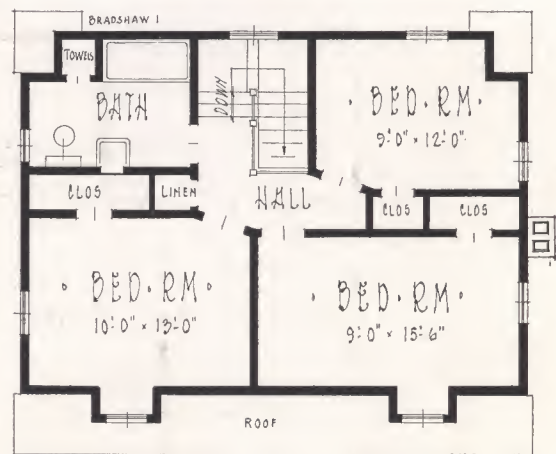
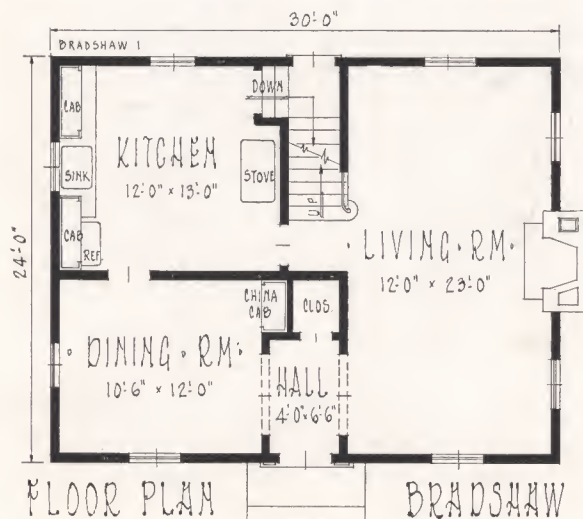
SIX ROOMS

17,200 CUBIC FEET

## *The Bradshaw*

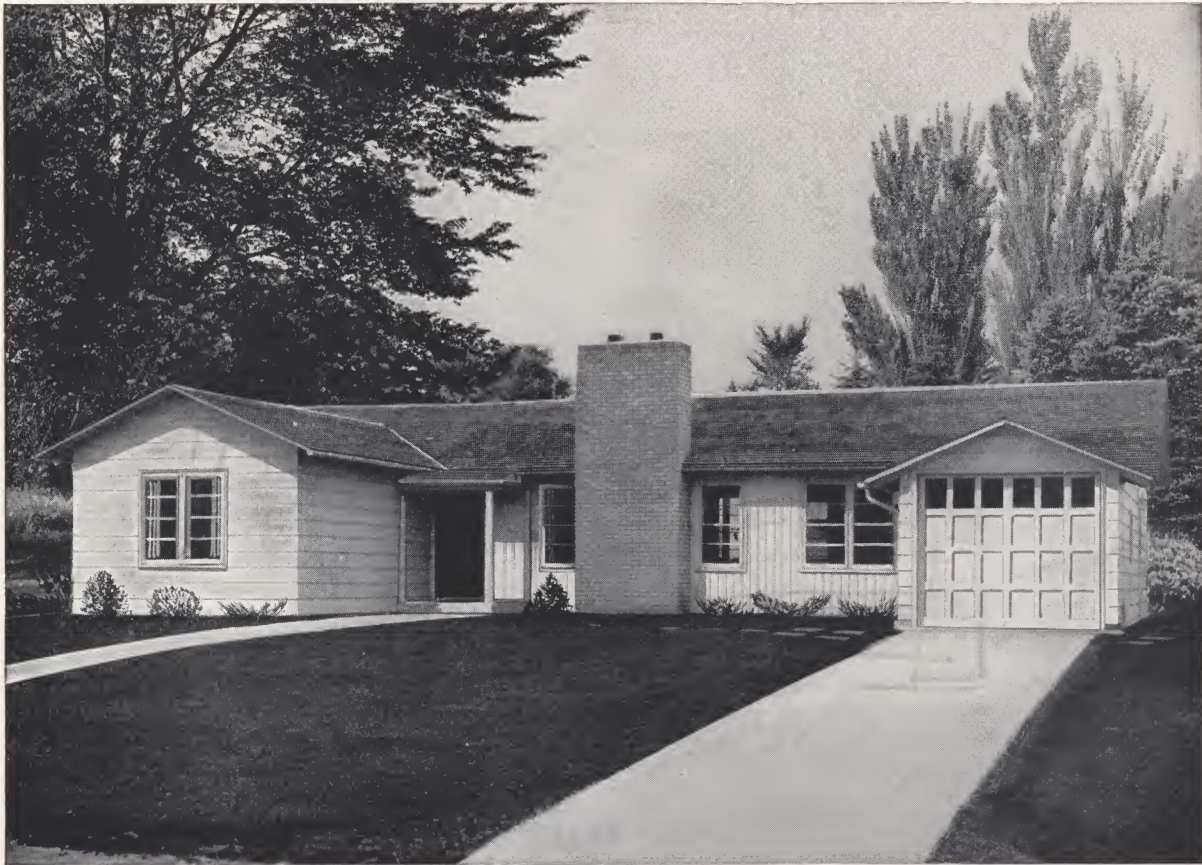
ALTHOUGH they are economical to build, Cape Cod homes such as the Bradshaw are distinctive in their architectural beauty, and merit unlimited praise. The completely designed exterior is supplemented by an equally

efficient plan. Unusually generous allowance for circulation is enhanced by a window on the stair landing, and the back stair hall is a thoughtful provision.



Classification (164-481)  
 Basement Volume 5,500 Ft.  
 Main Volume 12,000 Ft.





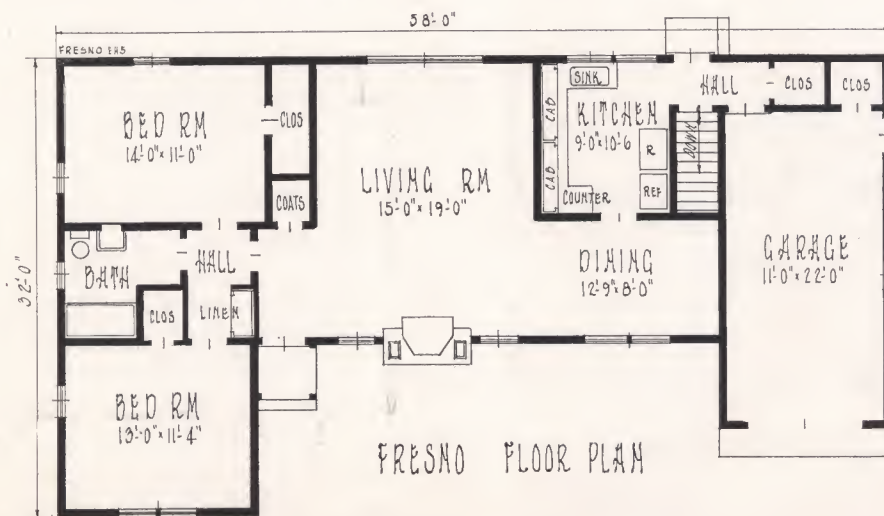
FIVE ROOMS AND GARAGE

23,500 CUBIC FEET

### *The Fresno*

HERE is a captivating ranch-type home with an attached garage and a full basement. Five lovely rooms make thrifty use of every inch of floor space of this attractive and distinctive design. An open fireplace adds to its cheerfulness and the L shaped living and

dining room gives it individuality not found in every home. The landscape window at the rear of the living room, the quiet and secluded sleeping rooms and the spacious closets are special features of this design.



Classification (567-079)  
 Basement Volume 9,000 Ft.  
 Main Volume 12,000 Ft.





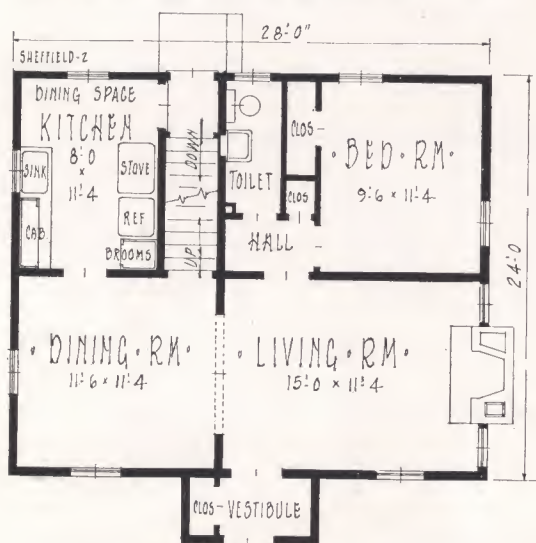
SIX ROOMS

16,700 CUBIC FEET

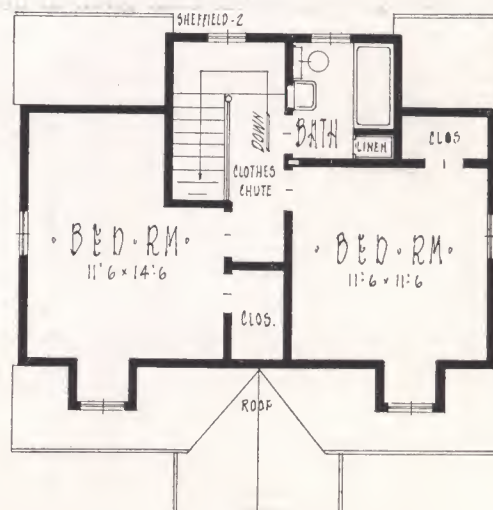
## *The Sheffield*

THE simplicity and grace of the Cape Cod is happily achieved in the Sheffield. The quaintness is heightened by the clever vestibule, which also makes it more comfortable.

In spite of its meager dimensions, the downstairs provides a good-sized bedroom, dining space in the kitchen, and dining-living room proportions that are magnanimous.



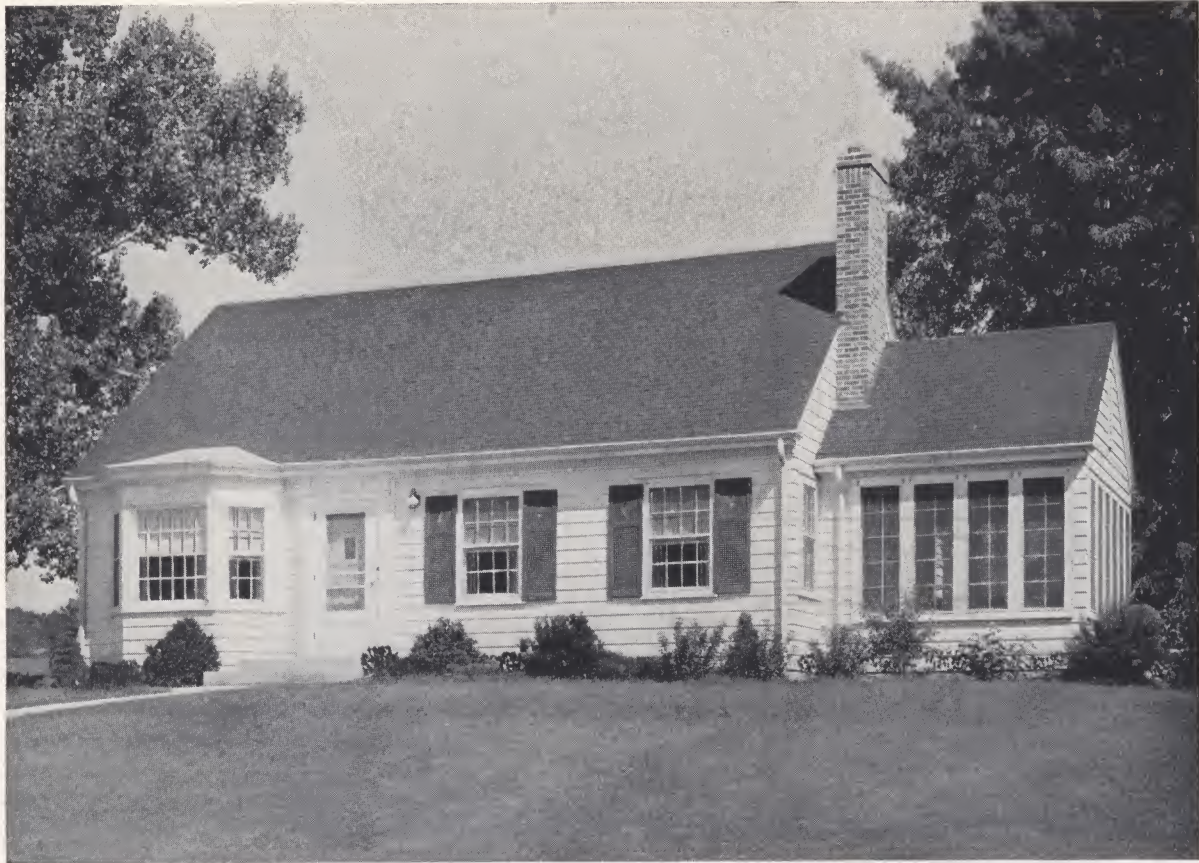
SHEFFIELD • FIRST FLOOR PLAN



• SECOND FLOOR PLAN •

Classification (960-650)  
 Basement Volume 5,500 Ft.  
 Main Volume 10,500 Ft.



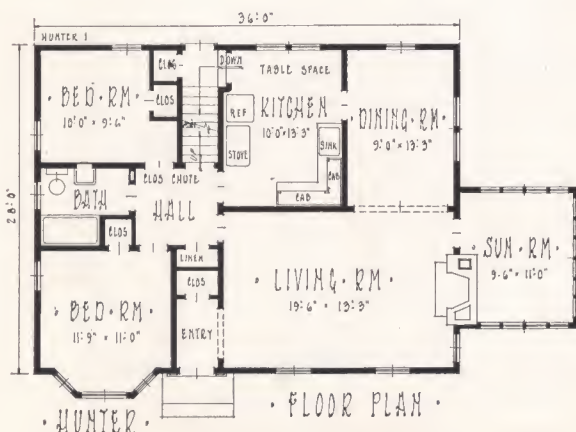


## The Hunter

SIX ROOMS

26,500 CUBIC FEET

**D**ELIGHTFULLY trim and appealing, the Hunter offers six rooms planned on a modest scale. A lovely sunroom shows what painstaking attention has been given to decorative and housekeeping features to be enjoyed without cost penalties.



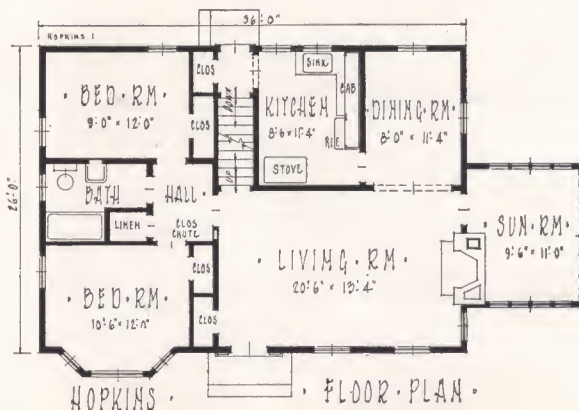
Classification (162-301)  
Basement Volume 8,500 Ft.  
Main Volume 10,500 Ft.

## The Hopkins

SIX ROOMS

24,800 CUBIC FEET

**C**LOSE inspection reveals reduction in one dimension to lower the final construction bill. Only the front entry has been sacrificed. No other convenience of the Hunter has suffered materially. It's a beautiful home.



Classification (158-121)  
Basement Volume 8,000 Ft.  
Main Volume 9,500 Ft.





FIVE ROOMS AND PORCH

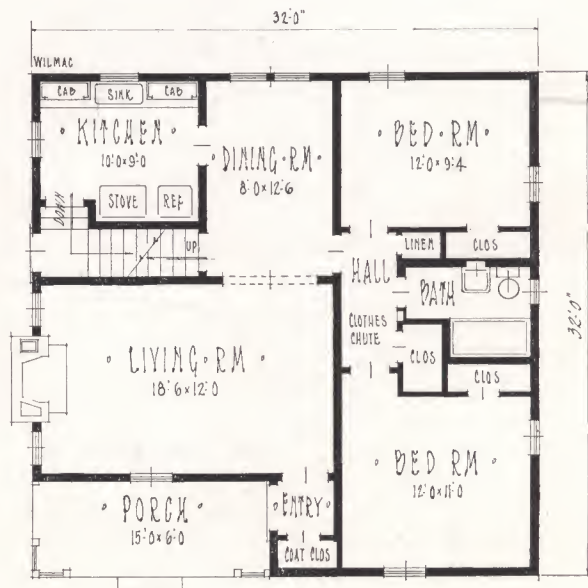
21,100 CUBIC FEET

## The Wilmac

PORCHES haven't been forgotten entirely. Early American homes often are found with just such a porch that lends a homelike atmosphere to the Wilmac. The rooms are in perfect relation to each other, in dimensions that earn instant approval. There is a bedroom hall, adequate closet space, and accessible attic storage.

The reason for the cordial consideration deserved by this home is in that nothing is spectacular about it. Here is evidence enough that omission of decorative "extras" may yet leave an attractive home, while reducing expense.

These five comfortable rooms have been planned to be lived in by a real American family. That is why the cost of construction has been held down with frugal care.

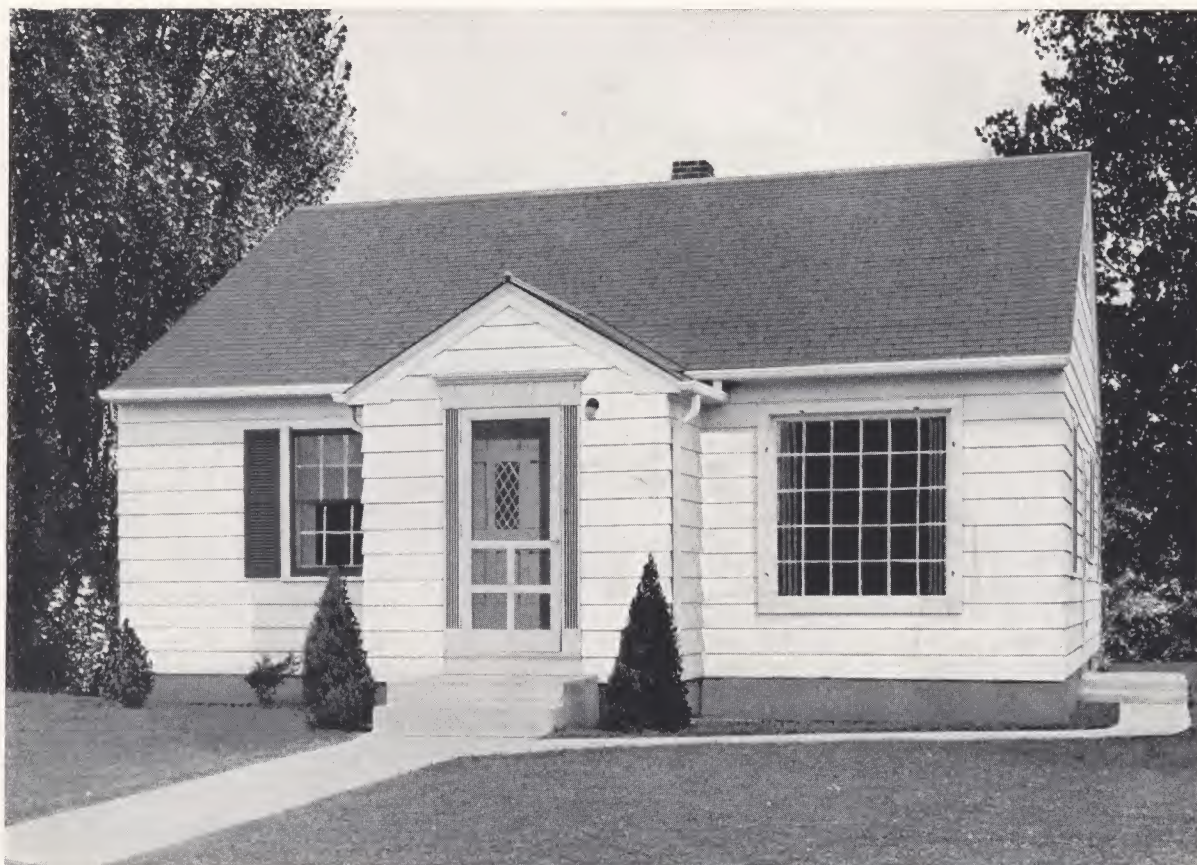


FIRST FLOOR PLAN

WILMAC

Classification (954-270)  
Basement Volume 7,500 Ft.  
Main Volume 8,500 Ft.



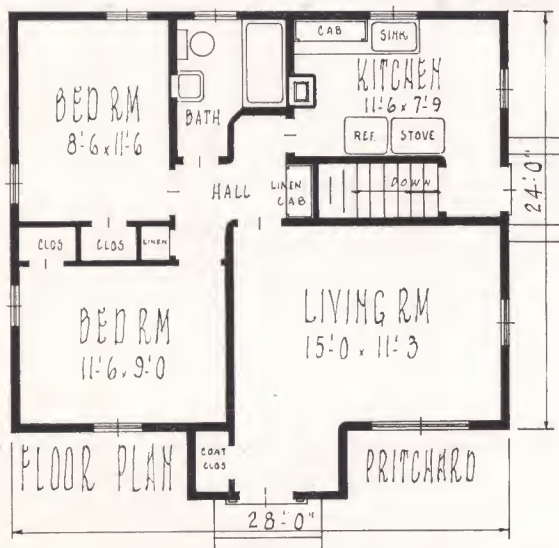


## The Pritchard

FOUR ROOMS

14,750 CUBIC FEET

HERE is an attractive minimum home with two bedrooms. The outstanding feature is the central hall with access to all rooms. Abundant closet space is provided for in this home and nothing has been overlooked.



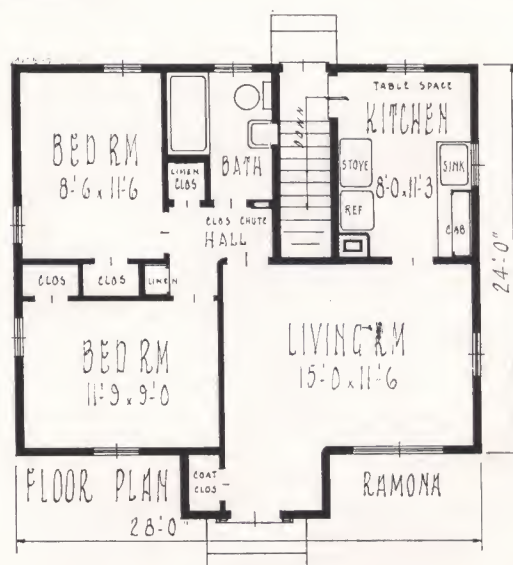
Classification (441-188)  
Basement Volume 5,500 Ft.  
Main Volume 6,500 Ft.

## The Ramona

FOUR ROOMS

14,750 CUBIC FEET

THE Ramona design differs from the Pritchard only as to the location of the basement stairway and the rear entrance, it retains the popular picture window and colonial entrance combination.



Classification (441-688)  
Basement Volume 5,500 Ft.  
Main Volume 6,500 Ft.





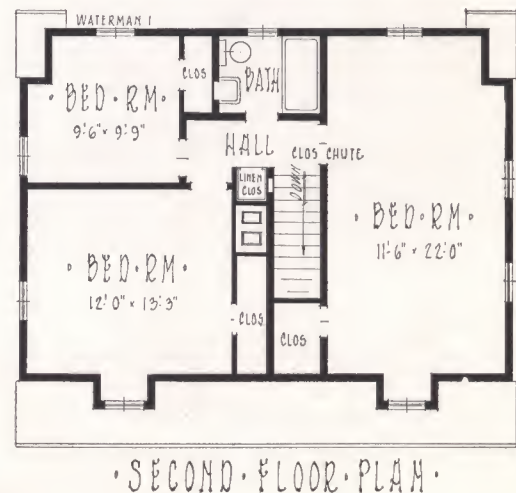
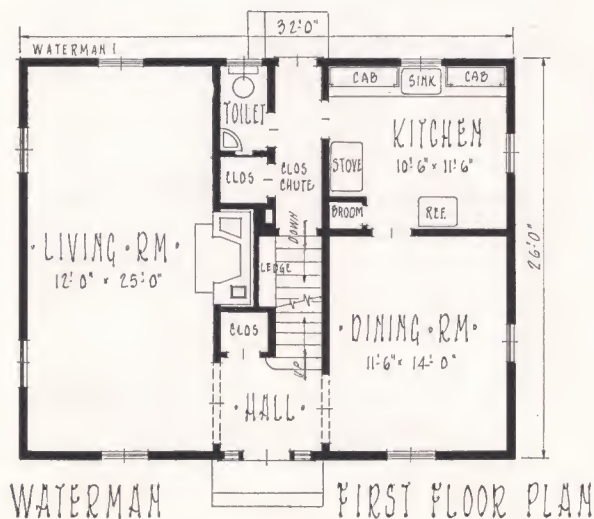
SIX ROOMS

21,600 CUBIC FEET

## The Waterman

ALWAYS in good taste, the Cape Cod is an enduring design which provides the lasting charm so commendable in selecting a permanent home. Opening off the long back hall is a step-saving lavatory, and over the cellar

stairs is a convenient storage ledge. A big front hall has a reception room air, and the mammoth living room with a beautiful fireplace is a genuine family center. The huge master bedroom distinguishes this as an exceptionally high-grade home.



Classification (172-991)  
Basement Volume 6,500 Ft.  
Main Volume 13,500 Ft.



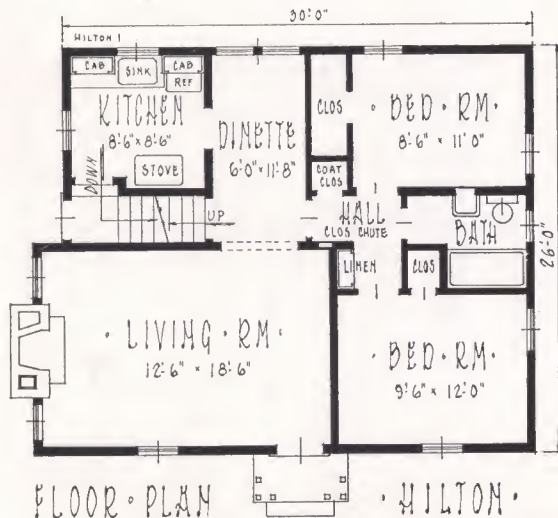


## The Hilton

FIVE ROOMS

18,500 CUBIC FEET

THIS house is an excellent demonstration of how little it actually takes to finance a real home of your own. None of the important features is lacking to make the Hilton complete, even to the good-sized dinette.



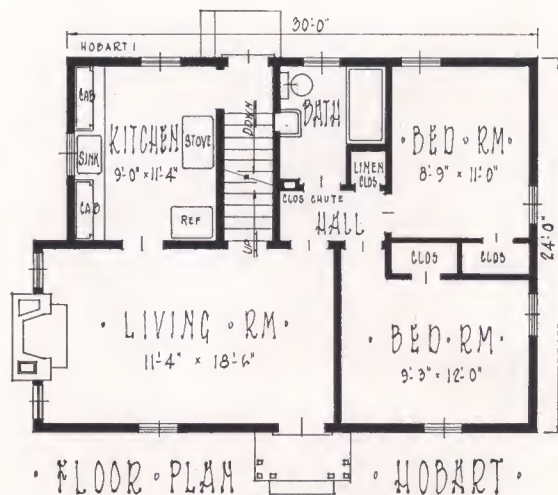
Classification (148-081)  
Basement Volume 6,500 Ft.  
Main Volume 7,500 Ft.

## The Hobart

FOUR ROOMS

16,700 CUBIC FEET

SHORTER than the Hilton, the Hobart places the kitchen entrance in the rear and omits the dinette, enlarging the kitchen to most adequate proportions. This is just the design meant for a small family.



Classification (146-271)  
Basement Volume 6,000 Ft.  
Main Volume 7,000 Ft.





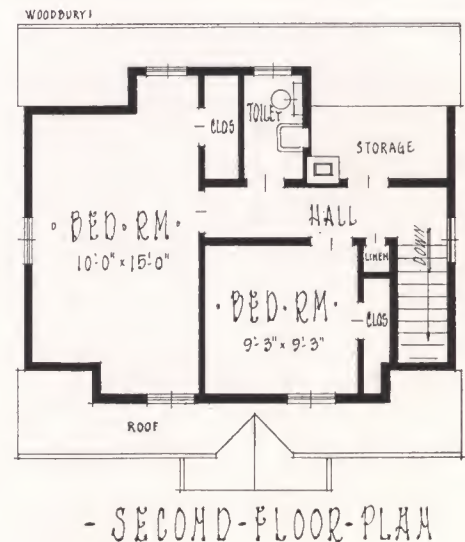
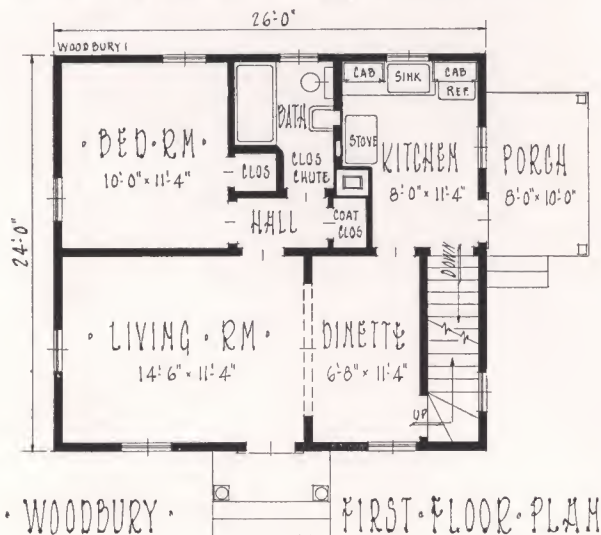
SIX ROOMS

14,900 CUBIC FEET

## *The Woodbury*

THE inspired Dutch Colonial has a way of its own, and this is more than ever evident in the Woodbury. The arched doorway adds to the apparent size of the living room. Downstairs is an ample bedroom which has the happy feature of a hall entrance also lending privacy

to the bath. Upstairs are two more bedrooms with their own lavatory, to the convenience of which any home owner so privileged will testify. The storage space at the head of the stairs meets approval.



Classification (159-421)  
 Basement Volume 5,000 Ft.  
 Main Volume 9,500 Ft.





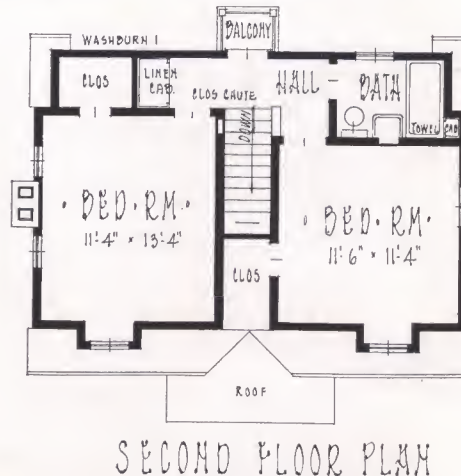
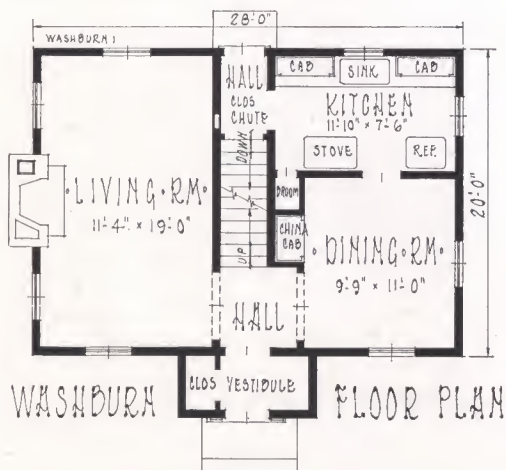
FIVE ROOMS

14,000 CUBIC FEET

## *The Washburn*

ONE of the first considerations in building your home is how your furniture will fit into the scheme of things, and the substantial living room of the Washburn is the solution. It is reached by a single hall entrance, and thus it has desirable seclusion.

The simple architecture of this delightful Cape Cod is fundamental to its grace, which is carried over into the interior with beguiling ingenuity. This is a home adapted to a small foundation of which you can be really proud, for nothing about it betrays its tiny cost.



Classification (154-651)  
Basement Volume 5,000 Ft.  
Main Volume 9,500 Ft.



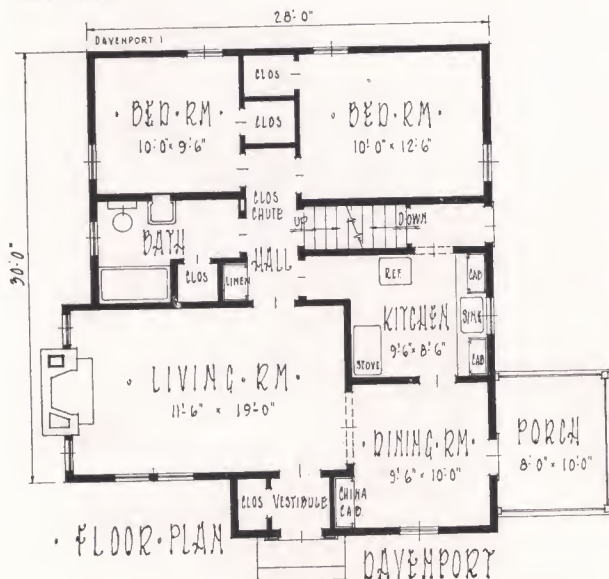


## The Davenport

FIVE ROOMS

21,100 CUBIC FEET

THE details that will endear the Davenport as your home are the vestibule, the fire-place, and a built-in china cabinet. The bedrooms are effectively and skillfully placed at the rear.



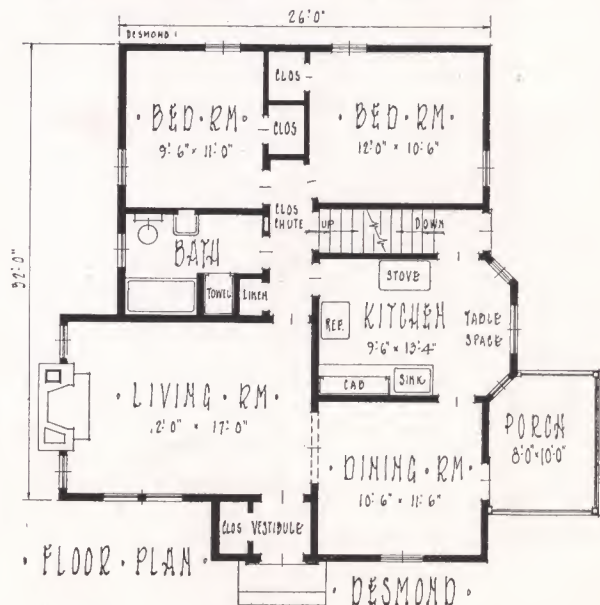
Classification (157-551)  
Basement Volume 7,500 Ft.  
Main Volume 8,500 Ft.

## The Desmond

FIVE ROOMS

21,400 CUBIC FEET

HAVE you been searching for a dream bungalow with a porch? At little cost this addition to the dining room is practical as well as attractive, and adds to the exterior beauty.



Classification (160-101)  
Basement Volume 8,000 Ft.  
Main Volume 9,000 Ft.



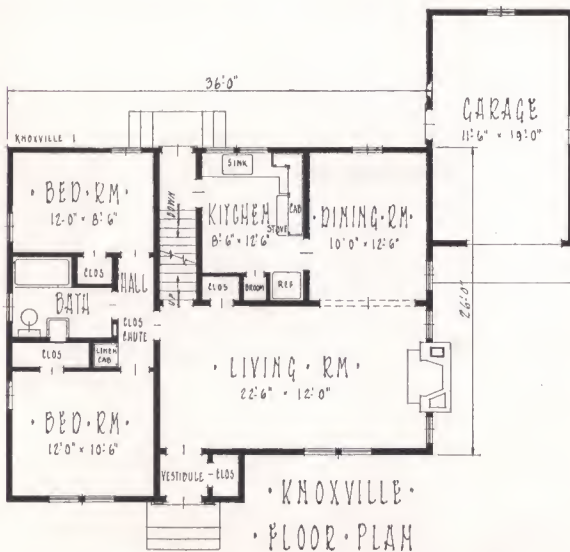


## The Knoxville

FIVE ROOMS AND GARAGE

26,900 CUBIC FEET

THE Knoxville features Colonial neatness and economy. Blending in nicely is an attached garage. If five rooms on one floor are not enough, at least one may be added upstairs.



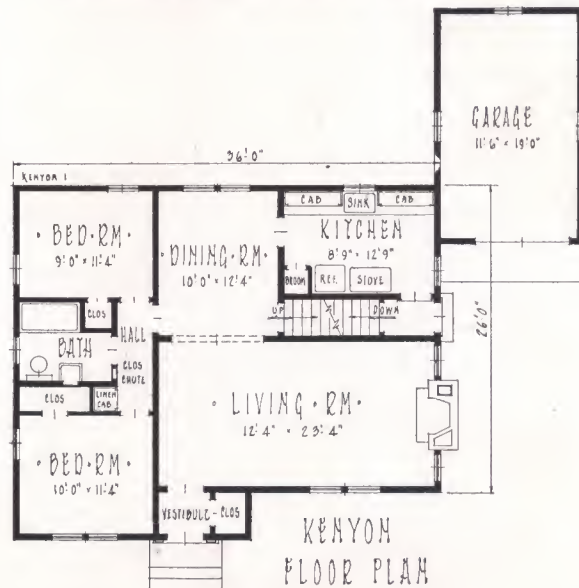
Classification (166-241)  
Basement Volume 9,000 Ft.  
Main Volume 11,500 Ft.

## The Kenyon

FIVE ROOMS AND GARAGE

26,900 CUBIC FEET

BRINGING the kitchen entrance to the garage side of the house, moving stairs, and transposing kitchen and dining room, the Kenyon is otherwise identical to the Knoxville.



Classification (164-991)  
Basement Volume 9,000 Ft.  
Main Volume 11,500 Ft.





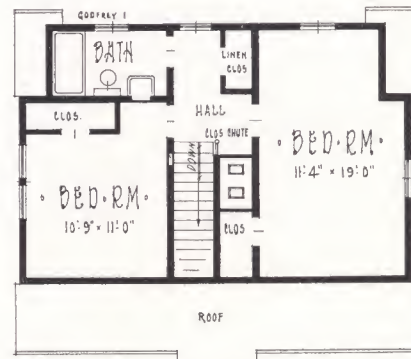
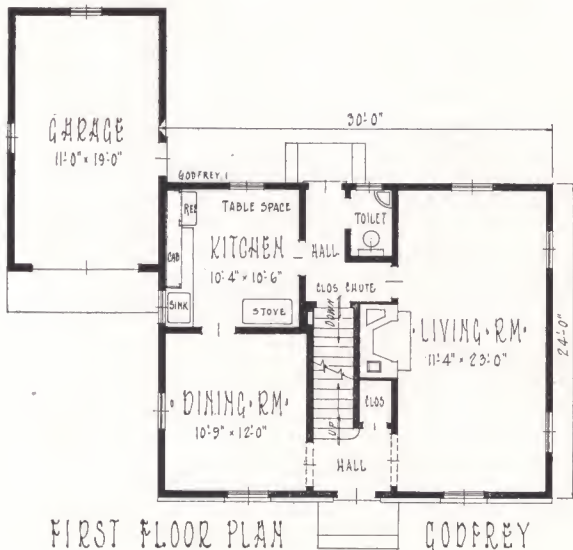
FIVE ROOMS AND GARAGE

20,800 CUBIC FEET

## *The Godfrey*

CAPE Cod refinement is gracefully expressed in the Godfrey, with typical concern for building economy. The relatively small foundation supports five comfortable rooms on two

floors, with attached garage. A luxurious touch is added by the entry hall and ample closets. The kitchen reserves a pleasant corner for the breakfast set. Passage way from living room to the rear hall cuts off many unnecessary steps. Of course, an extra lavatory is downstairs.



Classification (171-671)  
 Basement Volume 7,000 Ft.  
 Main Volume 13,000 Ft.

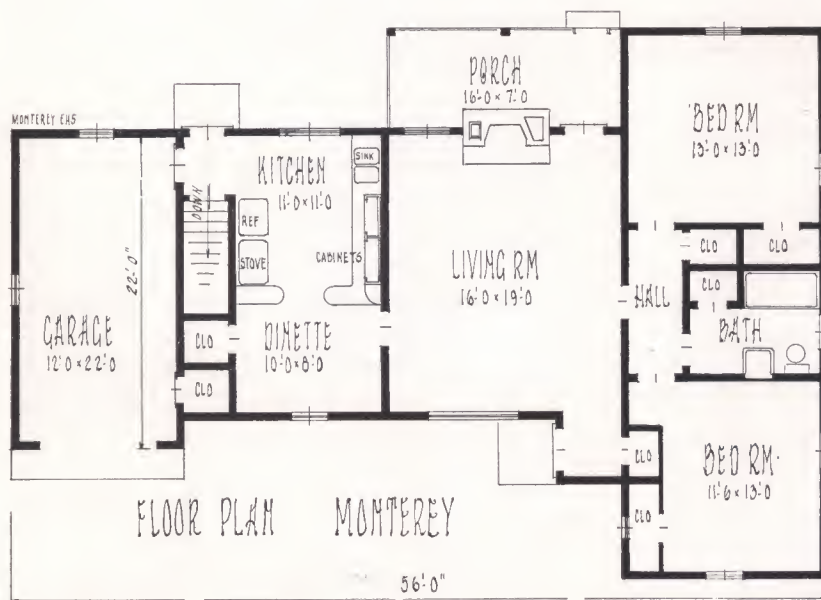




FIVE ROOMS AND GARAGE

25,600 CUBIC FEET

## *The Monterey*



THE MONTEREY is admired for its exterior appearance and for its cheerful interior room arrangement. Here is an enduring design that provides five lovely rooms and an attached garage. No details have been overlooked in the planning of this beautiful home designed for comfortable living without undue ostentation. Almost anyone who pays rent can afford to own a home like this.

Classification (575-009)  
 Basement Volume 10,000 Ft.  
 Main Volume 13,000 Ft.



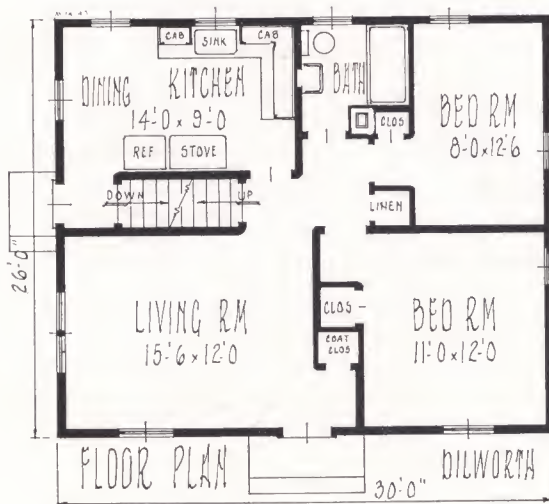


## The Dilworth

FOUR ROOMS

17,900 CUBIC FEET

**T**HE Dilworth is an attractive two bedroom home adapted to a small foundation and is ideally suited to the small family. There is room for future expansion in the full-sized attic.



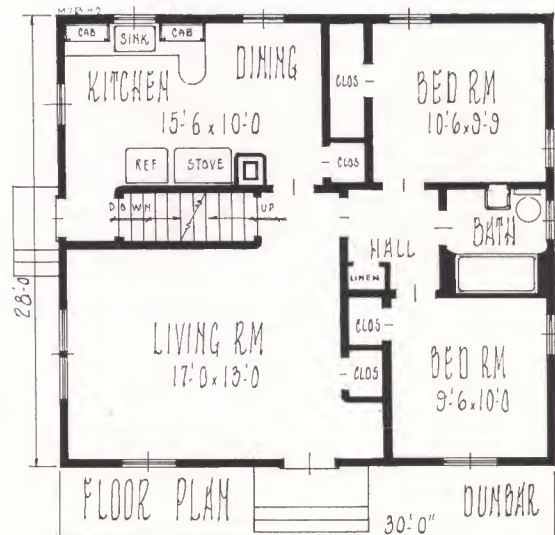
Classification (443-258)  
Basement Volume 6,000 Ft.  
Main Volume 7,000 Ft.

## The Dunbar

FOUR AND ONE-HALF ROOMS

19,300 CUBIC FEET

**T**WO feet added to the depth has made the Dunbar practically a five room home. The arrangement of rooms is entirely different with the additional space added to the kitchen for dining space.



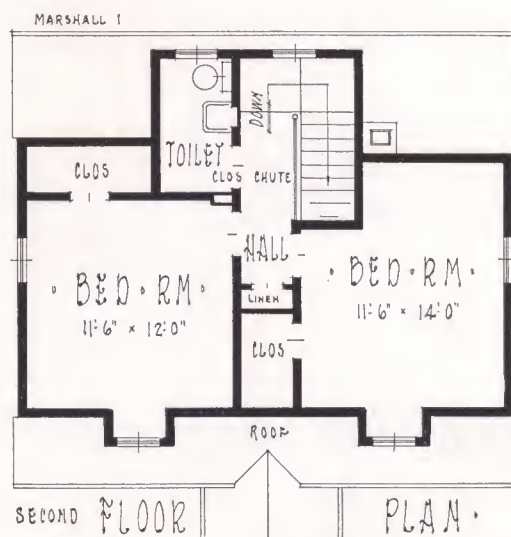
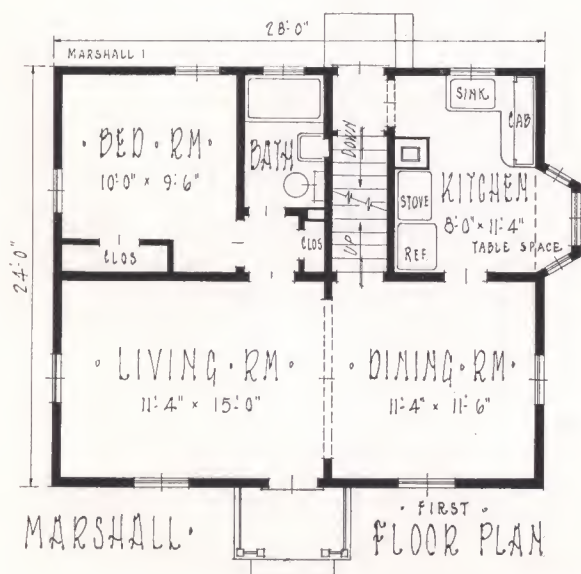
Classification (445-528)  
Basement Volume 6,500 Ft.  
Main Volume 7,500 Ft.



15,600 CUBIC FEET

HERE is the kind of plainness that most families like in a home. The Marshall is admired in appearance and without extravagant extras. The layout is thoughtfully planned.

As easily designated a den or office, the downstairs bedroom answers the urging of many voluntary advisors. The bay window supplies a cheerful note to the kitchen, and makes room for the family breakfast table.



Classification (157-601)  
Basement Volume 5,500 Ft.  
Main Volume 10,000 Ft.



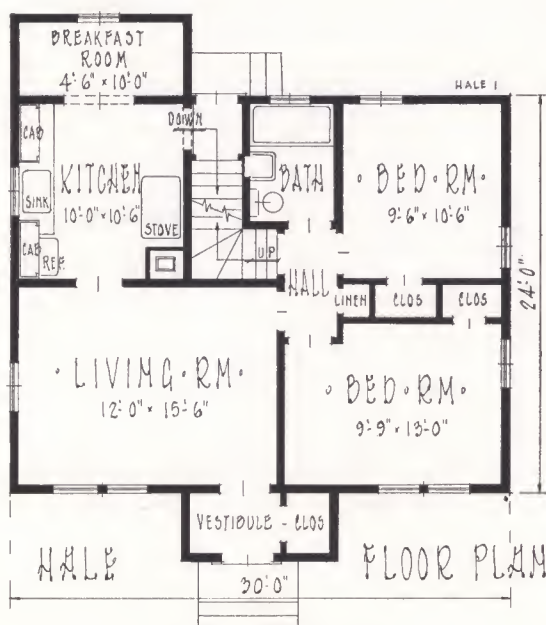


### The Hale

FOUR ROOMS AND NOOK

18,300 CUBIC FEET

**S**IMPLICITY is the watchword of both thrift and comfort, as exemplified in the Hale. The dining room will never be missed, since it has such a cozy breakfast room.



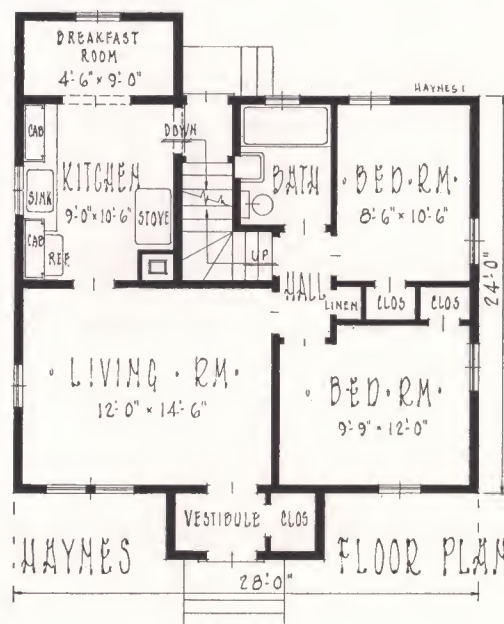
Classification 144-121  
Basement Volume 6,500 Ft.  
Main Volume 7,000 Ft.

### The Haynes

FOUR ROOMS AND NOOK

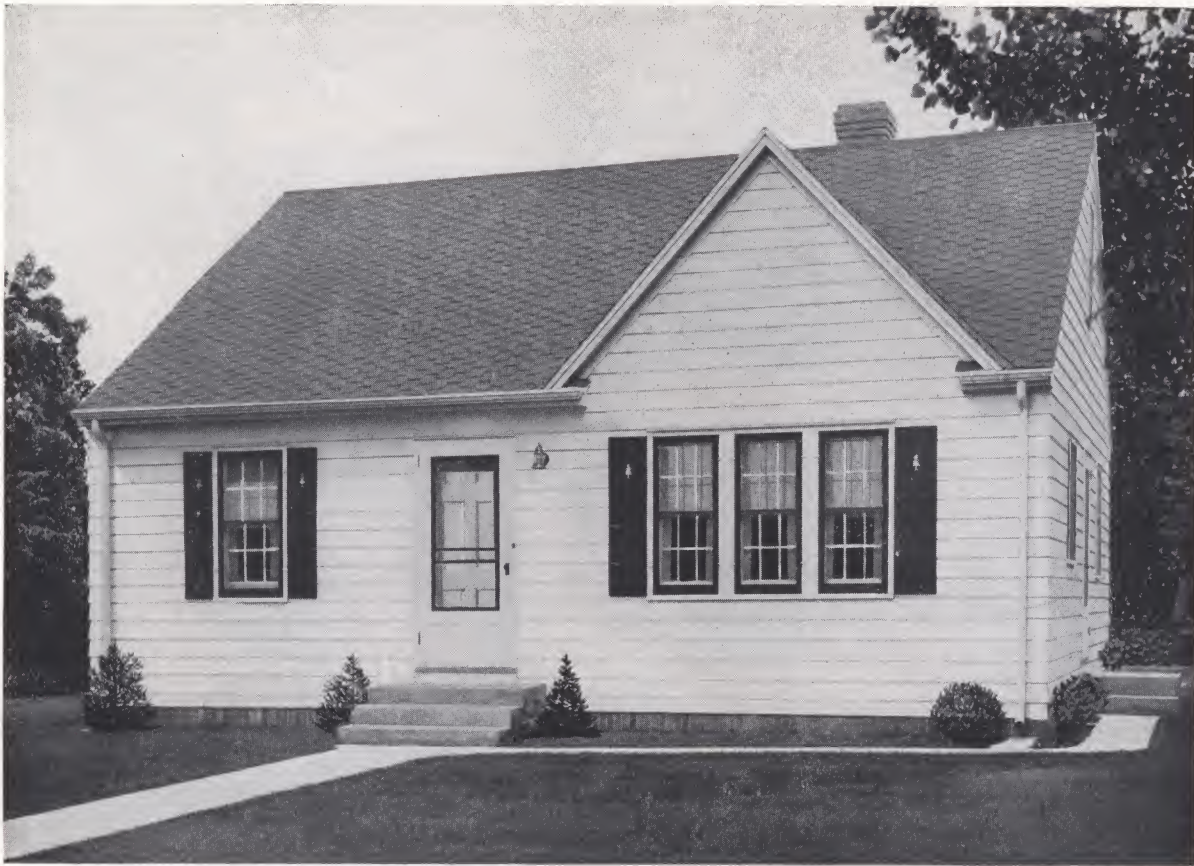
17,000 CUBIC FEET

**T**AKING two feet off the width of the Hale has made the Haynes no less comfortable, but has lowered cost figures. The same plan remains to be appreciated.



Classification 141-771  
Basement Volume 6,000 Ft.  
Main Volume 6,500 Ft.



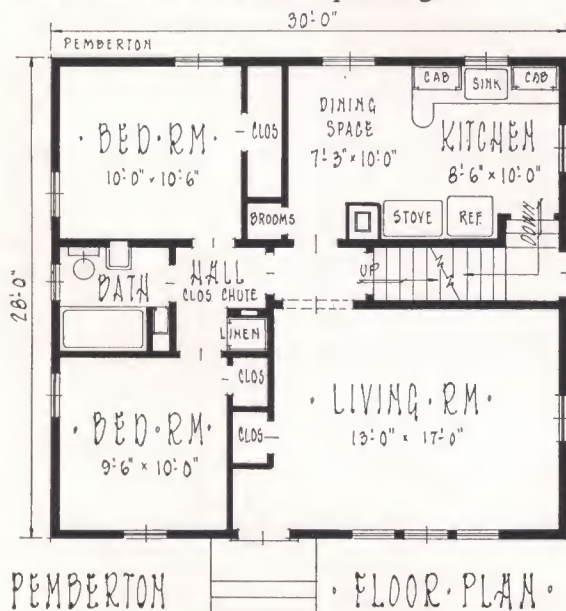


## The Pemberton

FOUR ROOMS

18,900 CUBIC FEET

THE unostentatious exterior of the Pemberton is deceptive, for you would hardly dream that it could contain so much house. The secret is in the skillful planning.



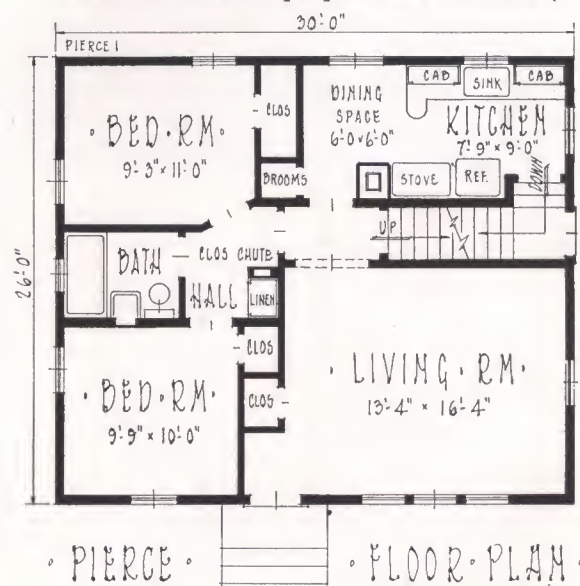
Classification (146-291)  
Basement Volume 7,000 Ft.  
Main Volume 7,500 Ft.

## The Pierce

FOUR ROOMS

17,500 CUBIC FEET

SLIGHTLY smaller but essentially the same. The dining space is effectively divided from the kitchen by one of the smart modern counters which serve this purpose so economically.



Classification (143-921)  
Basement Volume 6,500 Ft.  
Main Volume 7,000 Ft.





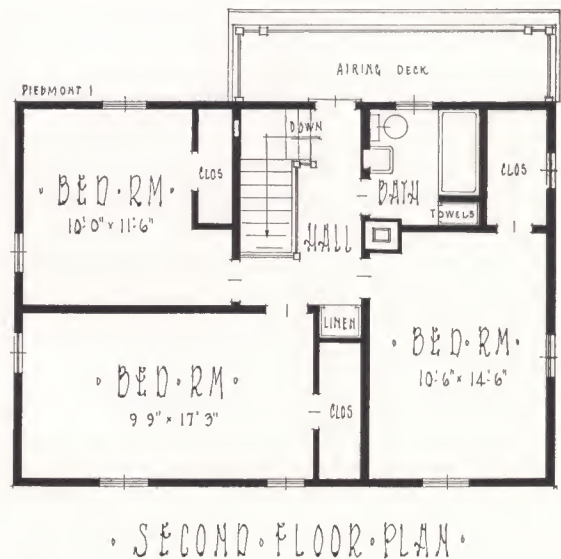
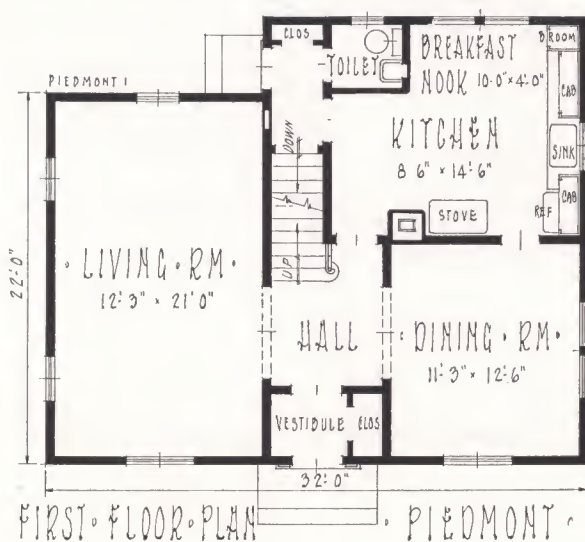
SIX ROOMS

21,500 CUBIC FEET

## The Piedmont

THE slight overhang of the second floor and shuttered windows above represent a Colonial treatment that dresses up simple design much beyond actual cost. The trim on the landscape windows perfects the view. Not as ambi-

tious as six ample rooms might convey, the Piedmont has made the most of good basic design. Huge closets, lavatory, breakfast nook, and airing deck are included.



Classification (167-611)  
Basement Volume 6,500 Ft.  
Main Volume 13,000 Ft.



## WHY YOU SHOULD BUILD NOW!

Home ownership is the best investment for the average person. At the end of a given period of time, he has a clear title to a piece of property which will always have a market value. All authorities agree that the trend in residential construction costs will be upward. It will pay to build now.

The table to the right shows what rent amounts to in ten, fifteen and twenty years with 6% interest, compounded annually, and gives an idea of the value of the house one can pay for by applying the rent-paying habit to the task of purchasing a home.

HOW RENT MONEY COUNTS UP

Rent Per Month	In Ten Years	In Fifteen Years	In Twenty Years
\$ 8	\$1265.35	\$ 2234.29	\$ 3531.11
\$10	\$1581.68	\$ 2793.10	\$ 4414.26
\$12	\$1898.02	\$ 3351.71	\$ 5279.11
\$15	\$2372.52	\$ 4189.64	\$ 6621.39
\$17	\$2688.86	\$ 4748.26	\$ 7504.24
\$18	\$2847.03	\$ 5027.37	\$ 7945.67
\$20	\$3163.36	\$ 5586.19	\$ 8828.52
\$22	\$3479.70	\$ 6144.81	\$ 9711.37
\$23	\$3637.87	\$ 6424.21	\$10152.20
\$25	\$3954.20	\$ 6982.23	\$11035.65
\$27	\$4270.54	\$ 7541.35	\$11918.50
\$28	\$4428.71	\$ 7820.66	\$12350.93
\$30	\$4745.04	\$ 8379.27	\$13242.78
\$32	\$5061.38	\$ 8937.89	\$14125.63
\$33	\$5219.55	\$ 9217.80	\$14567.86
\$35	\$5535.88	\$ 9775.82	\$15449.81
\$40	\$6326.32	\$11172.88	\$17637.04
\$50	\$7908.40	\$13965.46	\$22071.30

## APPROXIMATE COSTS

The cost of a home varies in different parts of the country, depending on local conditions, the quality of materials used in building and the specifications.

Every home design shown in the plan books of the Home Plan Book Company carries a classification number set in inconspicuous type directly under each design, thus:

### CLASSIFICATION (161-171)

To arrive at the approximate cost of that design, drop the first and last numeral, disregard the hyphen, and the number will then read 6117 which is the approximate cost in dollars of that home on a pre-war price basis. If you estimate the cost of the same design at present prices in your community and note the percentage that the

present cost differs from the above price, you can apply this percentage to the approximate cost shown by the Classification Number of any design shown in the plan books of the Home Plan Book Company. In order to arrive at the exact cost in your locality and according to your own specifications, consult your local dealer or contractor.

## A WORD ABOUT "G. I." LOANS

The Servicemen's Readjustment Act (commonly called the "G. I." Bill of Rights) includes provisions for the most extensive home procurement program on record. It gives the serviceman the most economical home financing plan ever offered anyone. Servicemen are urged to contact their local dealer, lending agency or the nearest office of the Veteran's Administration for complete details.



# FINANCING YOUR HOME

How should you go about financing your home? In the first place, you should know what price you can afford to pay for a home and how much you can comfortably pay each month in paying for it. The most advantageous plan for home financing provides for monthly payments on principal and interest over a given period of time, from 10 to 25 years. This is a painless, sensible way to pay for a home in easy installments just like rent, and in some cases actually cheaper than rent.

The following charts have been designed to eliminate the necessity of calculations in determining the equal monthly payment necessary to pay off a loan of a given size. The interest rate in Table A is 4%, the interest rate in Table B is 4½%, the interest rate in Table C is 5% and the interest rate in Table D is 5½%, and for terms from 10 to 25 years. The payment shown in the table is the minimum uniform payment necessary to pay off the loan completely within the stipulated time.

## MONTHLY PAYMENT TABLES

*Showing monthly payment of interest and principal required to pay off a loan completely within a given number of years.*

TABLE A — 4% INTEREST				
Amount of Mortgage	MONTHLY PAYMENTS Including Principal and Interest			
	10 Year Mortgage	15 Year Mortgage	20 Year Mortgage	25 Year Mortgage
\$ 1,000	\$ 10.13	\$ 7.40	\$ 6.06	\$ 5.28
\$ 1,500	\$ 15.19	\$ 11.10	\$ 9.09	\$ 7.92
\$ 2,000	\$ 20.25	\$ 14.80	\$ 12.12	\$ 10.56
\$ 2,500	\$ 25.32	\$ 18.50	\$ 15.15	\$ 13.20
\$ 3,000	\$ 30.38	\$ 22.20	\$ 18.18	\$ 15.84
\$ 3,500	\$ 35.44	\$ 25.89	\$ 21.21	\$ 18.48
\$ 4,000	\$ 40.50	\$ 29.59	\$ 24.24	\$ 21.12
\$ 4,500	\$ 45.57	\$ 33.29	\$ 27.27	\$ 23.76
\$ 5,000	\$ 50.63	\$ 36.99	\$ 30.30	\$ 26.40
\$ 5,500	\$ 55.69	\$ 40.69	\$ 33.33	\$ 29.04
\$ 6,000	\$ 60.75	\$ 44.39	\$ 36.36	\$ 31.68
\$ 6,500	\$ 65.81	\$ 48.08	\$ 39.39	\$ 34.31
\$ 7,000	\$ 70.88	\$ 51.78	\$ 42.42	\$ 36.95
\$ 7,500	\$ 75.94	\$ 55.48	\$ 45.45	\$ 39.59
\$ 8,000	\$ 81.00	\$ 59.18	\$ 48.48	\$ 42.23
\$ 8,500	\$ 86.06	\$ 62.88	\$ 51.51	\$ 44.87
\$ 9,000	\$ 91.13	\$ 66.58	\$ 54.54	\$ 47.51
\$ 9,500	\$ 96.19	\$ 70.28	\$ 57.57	\$ 50.15
\$10,000	\$101.25	\$73.97	\$60.60	\$52.79

TABLE B — 4½% INTEREST				
Amount of Mortgage	MONTHLY PAYMENTS Including Principal and Interest			
	10 Year Mortgage	15 Year Mortgage	20 Year Mortgage	25 Year Mortgage
\$ 1,000	\$ 10.37	\$ 7.65	\$ 6.33	\$ 5.56
\$ 1,500	\$ 15.55	\$ 11.48	\$ 9.49	\$ 8.34
\$ 2,000	\$ 20.73	\$ 15.30	\$ 12.66	\$ 11.12
\$ 2,500	\$ 25.91	\$ 19.13	\$ 15.82	\$ 13.90
\$ 3,000	\$ 31.10	\$ 22.95	\$ 18.98	\$ 16.68
\$ 3,500	\$ 36.28	\$ 26.78	\$ 22.15	\$ 19.46
\$ 4,000	\$ 41.46	\$ 30.60	\$ 25.31	\$ 22.24
\$ 4,500	\$ 46.64	\$ 34.43	\$ 28.47	\$ 25.02
\$ 5,000	\$ 51.82	\$ 38.25	\$ 31.64	\$ 27.80
\$ 5,500	\$ 57.01	\$ 42.08	\$ 34.80	\$ 30.58
\$ 6,000	\$ 62.19	\$ 45.90	\$ 37.96	\$ 33.35
\$ 6,500	\$ 67.37	\$ 49.73	\$ 41.13	\$ 36.13
\$ 7,000	\$ 72.55	\$ 53.55	\$ 44.29	\$ 38.91
\$ 7,500	\$ 77.73	\$ 57.38	\$ 47.45	\$ 41.69
\$ 8,000	\$ 82.92	\$ 61.20	\$ 50.62	\$ 44.47
\$ 8,500	\$ 88.10	\$ 65.03	\$ 53.78	\$ 47.25
\$ 9,000	\$ 93.28	\$ 68.85	\$ 56.94	\$ 50.03
\$ 9,500	\$ 98.46	\$ 72.68	\$ 60.11	\$ 52.81
\$10,000	\$103.64	\$76.50	\$63.27	\$55.59

TABLE C — 5% INTEREST				
Amount of Mortgage	MONTHLY PAYMENTS Including Principal and Interest			
	10 Year Mortgage	15 Year Mortgage	20 Year Mortgage	25 Year Mortgage
\$ 1,000	\$ 10.61	\$ 7.91	\$ 6.60	\$ 5.85
\$ 1,500	\$ 15.91	\$ 11.87	\$ 9.90	\$ 8.77
\$ 2,000	\$ 21.22	\$ 15.82	\$ 13.20	\$ 11.70
\$ 2,500	\$ 26.52	\$ 19.77	\$ 16.50	\$ 14.62
\$ 3,000	\$ 31.82	\$ 23.73	\$ 19.80	\$ 17.54
\$ 3,500	\$ 37.13	\$ 27.68	\$ 23.10	\$ 20.47
\$ 4,000	\$ 42.43	\$ 31.64	\$ 26.40	\$ 23.39
\$ 4,500	\$ 47.73	\$ 35.59	\$ 29.70	\$ 26.31
\$ 5,000	\$ 53.04	\$ 39.54	\$ 33.00	\$ 29.23
\$ 5,500	\$ 58.34	\$ 43.50	\$ 36.30	\$ 32.16
\$ 6,000	\$ 63.64	\$ 47.45	\$ 39.60	\$ 35.08
\$ 6,500	\$ 68.95	\$ 51.41	\$ 42.90	\$ 38.00
\$ 7,000	\$ 74.25	\$ 55.36	\$ 46.20	\$ 40.93
\$ 7,500	\$ 79.55	\$ 59.31	\$ 49.50	\$ 43.85
\$ 8,000	\$ 84.86	\$ 63.27	\$ 52.80	\$ 46.77
\$ 8,500	\$ 90.16	\$ 67.22	\$ 56.10	\$ 49.70
\$ 9,000	\$ 95.46	\$ 71.18	\$ 59.40	\$ 52.62
\$ 9,500	\$ 100.77	\$ 75.13	\$ 62.70	\$ 55.54
\$10,000	\$106.07	\$79.08	\$66.00	\$58.46

TABLE D — 5½% INTEREST				
Amount of Mortgage	MONTHLY PAYMENTS Including Principal and Interest			
	10 Year Mortgage	15 Year Mortgage	20 Year Mortgage	25 Year Mortgage
\$ 1,000	\$ 10.86	\$ 8.18	\$ 6.88	\$ 6.15
\$ 1,500	\$ 16.28	\$ 12.26	\$ 10.32	\$ 9.22
\$ 2,000	\$ 21.71	\$ 16.35	\$ 13.76	\$ 12.29
\$ 2,500	\$ 27.14	\$ 20.43	\$ 17.20	\$ 15.36
\$ 3,000	\$ 32.56	\$ 24.52	\$ 20.64	\$ 18.43
\$ 3,500	\$ 37.99	\$ 28.60	\$ 24.08	\$ 21.50
\$ 4,000	\$ 43.42	\$ 32.69	\$ 27.52	\$ 24.57
\$ 4,500	\$ 48.84	\$ 36.77	\$ 30.96	\$ 27.64
\$ 5,000	\$ 54.27	\$ 40.86	\$ 34.40	\$ 30.71
\$ 5,500	\$ 59.69	\$ 44.94	\$ 37.84	\$ 33.78
\$ 6,000	\$ 65.12	\$ 49.03	\$ 41.28	\$ 36.85
\$ 6,500	\$ 70.55	\$ 53.12	\$ 44.72	\$ 39.92
\$ 7,000	\$ 75.97	\$ 57.20	\$ 48.16	\$ 42.99
\$ 7,500	\$ 81.40	\$ 61.29	\$ 51.60	\$ 46.06
\$ 8,000	\$ 86.83	\$ 65.37	\$ 55.04	\$ 49.13
\$ 8,500	\$ 92.25	\$ 69.46	\$ 58.48	\$ 52.20
\$ 9,000	\$ 97.68	\$ 73.54	\$ 61.91	\$ 55.27
\$ 9,500	\$ 103.10	\$ 77.63	\$ 65.35	\$ 58.34
\$10,000	\$108.53	\$81.71	\$68.79	\$61.41

NOTE: The above payments do not include real estate taxes or fire insurance premiums. Allowances should be made for those items.



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